O fer Warver

Fill in this information to identify your car	se:	FILEN
United States Bankruptcy Court for the: District of	_	2019 MAY 14 PM 10
Case number (If known):	Chapter you are filing under: ☑ Chapter 7 ☐ Chapter 11 ☐ Chapter 12	U.S. BANKRUPICY NORTHERN DICY COURT
	☐ Chapter 13	Checkyr this is an amended filling

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

art 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
. Your full name		
Write the name that is on your	Vonceil	N/A
government-issued picture identification (for example, your driver's license or	First name	First name
passport).	Middle name	Middle name
Bring your picture	Cummings	
identification to your meeting with the trustee.	Last name	Last name
	Suffix (Sr., Jr., li, lii)	Suffix (Sr., Jr., II, III)
All other names you	N/A	N/A
have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
. Only the last 4 digits of your Social Security number or federal	xxx - xx - <u>4</u> <u>6</u> <u>1</u> <u>2</u> or	XXX XX
Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx

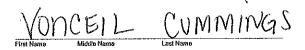
Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

4.

5.

6.



Case number (if known)	
1995 HOHIDGE (ILKUMU)	

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Any business names and Employer Identification Numbers (EIN) you have used in	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.			
the last 8 years	Business name	Business name			
Include trade names and					
doing business as names	Business name	Business name			
	EIN	EIN			
	EIN	EIN			
Where you live		If Debtor 2 lives at a different address:			
	12501 DARLINGTON AVENUE				
	Number Street	Number Street			
	GARFIELD HEIGHTS OH 44125				
	City State ZIP Code	City State ZIP Code			
	CUYAHOGA				
	County	County			
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
	Number Street	Number Street			
	P.O. Box	P.O. Box			
	City State ZIP Code	City State ZIP Code			
Why you are choosing	Check one:	Check one:			
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	t have another reason. Explain. (See 28 U.S.C. § 1408.)			

Voluntary Petition for Individuals Filing for Bankruptcy

Von	CEIL	CUMMINOS
Firet Name	Middle Name	Last Name

Case number (if knawn)	 	

		Э.
. a.	и.	1

Tell the Court About Your Bankruptcy Case

								1100 0010/1\f 1\f 1\f 1\f 1\f
7.	The chapter of the Bankruptcy Code you							U.S.C. § 342(b) for Individuals Filing e appropriate box.
	are choosing to file under	☑ Chapter 7						
		☐ Chapter 11						
		☐ Chap	oter 12					
		☐ Char	oter 13					
8.	How you will pay the fee	local yours subn with	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		nppi	icanon	ioi maina	ans to ray i	mo i mig i	oo in motalino	770 (OMOLET SITE 1001).
		By la less pay l	w, a ju than 19 the fee	dge may, t 50% of the in installm	out is not rec official pove ents). If you	uired to, v rty line tha choose th	vaive your fee, a it applies to you is option, you m	ion only if you are filing for Chapter 7. and may do so only if your income is r family size and you are unable to ust fill out the Application to Have the with your petition.
9.	Have you filed for	No No						
	bankruptcy within the		District		····	When		Case number
	last 8 years?	100.					MM / DD / YYYY	
			District			When	MM / DD / YYYY	Case number
								Case number
							MM/ DD/YYYY	
10.	Are any bankruptcy	☑ No						
	cases pending or being filed by a spouse who is	₩ Yes.	Debtor					Relationship to you
	not filing this case with you, or by a business		District			When	MM / DD / YYYY	Case number, if known
	partner, or by an affiliate?							
								Relationship to you
			District		•	When	MM / DD / YYYY	Case number, if known
11.	Do you rent your residence?	□ No. ☑ Yes.	Has yo	line 12. our landlord . Go to line		viction judg	ment against you	?
			☐ Ye	s. Fill out <i>In</i>			Eviction Judgmen	t Against You (Form 101A) and file it as

Voluntary Petition for Individuals Filing for Bankruptcy

Vor	VCEIL	CUMMI	NOS
Tret Manne	Middle Mame	i ast Name	

Case number (if known)	 	

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	City Chec	k the appropriate bo	ox to describe you	State	ZIP Code	
a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it	City Chec ☐ H	k the appropriate bo	x to describe you	State	ZIP Code	
sole proprietorship, use a separate sheet and attach it	Chec ⊒ н	k the appropriate bo	x to describe you	State	ZIP Code	
to ans pendor.	Chec ⊒ н	k the appropriate bo	x to describe you	State	ZIP Code	
	⊐н		x to describe you			
		lacith Caro Duninger				
	_ <u>_</u> _ S			U.S.C. § 101(27A		
		ingle Asset Real Es	,		i1B))	
	_	tockbroker (as defin				
		commodity Broker (a	s defined in 11 U.	S.C. § 101(6))		
	<u> </u>	lone of the above				
Chapter 11 of the Bankruptcy Code and are you a small business	can set appro most recent b any of these of	priate deadlines. If y	rou indicate that you nent of operations ist, follow the proof	ou are a small busi cash-flow statem	e a small business de ness debtor, you mus ent, and federal incon . § 1116(1)(B).	st attach your
	■ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.					
l		filing under Chapter ruptcy Code.	11 and I am a sm	all business debto	r according to the def	inition in the
Part 4: Report if You Own or	r Have Any	Hazardous Prop	erty or Any Pro	perty That Nee	ds Immediate Att	tention
4. Do you own or have any	☑ No					
property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes. Wh	at is the hazard?				
public health or safety? Or do you own any property that needs immediate attention?	lf in	nmediate attention is	s needed, why is it	needed?		
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?						,
	Wh	ere is the property?	Number Si	reet `		

Voluntary Petition for Individuals Filing for Bankruptcy

Case number (f Imauus)		
ACOUNT OF I	1 1010111/	 	· ···

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy pelition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Voluntary Petition for Individuals Filing for Bankruptcy

Von	CEIL	CUMM	ings	
First Name	Middle Name	Last Name		

Case number (if known)		
Office transpor businessis		

16. What kind of debts do	16a. Are your debts prima as "incurred by an individu	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			
you have?	☐ No. Go to line 16b. ☑ Yes. Go to line 17.				
	16b. Are your debts prima money for a business or it	rily business debts? Business debts nvestment or through the operation of the	are debts that you incurred to obtain business or investment.		
	No. Go to line 16c.				
	16c. State the type of debts yo	ou owe that are not consumer debts or but	siness debts.		
7. Are you filing under Chapter 7?	☐ No. I am not filing under C	Chapter 7. Go to line 18.			
Do you estimate that after any exempt property is	Yes, I am filing under Chap administrative expens	oter 7. Do you estimate that after any exer ies are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?		
excluded and	☑ No				
administrative expenses are paid that funds will b available for distribution to unsecured creditors?	e LI Yes				
18. How many creditors do you estimate that you owe?	 ✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
9. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below					
For you	I have examined this petition, correct.	and I declare under penalty of perjury that	t the information provided is true and		
	If I have chosen to file under C of title 11, United States Code under Chapter 7.	Chapter 7, I am aware that I may proceed, . I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed		
	If no attorney represents me a this document, I have obtained	nd I did not pay or agree to pay someone d and read the notice required by 11 U.S.C	who is not an attorney to help me fill out C. § 342(b).		
	I request relief in accordance	with the chapter of title 11, United States (Code, specified in this petition.		
	I understand making a false st with a bankruptcy case can re 18 U.S.O. §§ 152, 1341, 1519	sult in fines up to \$250,000, or imprisonm	g money or property by fraud in connection ent for up to 20 years, or both.		
	Signature of Debtor 1	× Signatur	re of Debtor 2		
	Executed on	2019 Execute			
	MM / DD	/YYYY	MM / DD /YYYY		

Voluntary Petition for Individuals Filing for Bankruptcy

Vor	rceil	CUMMING	S
First Name	Middle Name	Last Name	

Case number (if known)_	
Case number (# known)_	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date				
Signature of Attorney for Debtor		MM	1	DD	/YYYY
Printed name					
Firm name					
Number Street					
City	State	ZIP	Code		
Contact phone	Email addres	ss		· •	
Bar number	State				

Vor	ncell	CIMMI	NAS	
First Name	Middle Name	Last Name	()	

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying, individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action consequences?	on with long-term financial and legal
□ No □ Yes	
Are you aware that bankruptcy fraud is a serious crime a inaccurate or incomplete, you could be fined or imprison	
∐ No ☑ Yes	,
Did you pay or agree to pay someone who is not an attorn to the pay someone who is not attached to the pay someone when the	Hiller
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware to attorney may cause me to lose my rights or property if I	nat filing a bankruptcy case without an
C V	
Signature of Debtor 1	Signature of Debtor 2
Date ON 10 1999	Date MM / DD /YYYY
Contact phone	Contact phone
Cell phone (216)744-0294	Cell phone
Email address	Email address

Voluntary Petition for Individuals Filing for Bankruptcy

ill in this information to identify your case:	
ebtor 1 VONCEIL CUMMINGS	
First Näme Mittdiä Näm⇔ Läst Näme btor 2 N/A	
rouse, if filing) First Name Middle Name Last Name Last Name Intetraction (วัวสะรักกับ เกิดสาการ	
ase number	☐ Check if this is a
(If known)	amended filing
ficial Form 106Sum	
mmary of Your Assets and Liabilities and Certain Statistical Info	ormation 12/15
ar original forms, you must fill out a new Su. immary and check the box at the top of this page. Summarize Your Assets	Your.assets_
Cabadula A/D. Dranate (Official Form 196A/D)	Value of what you own
Schedule A/B: Property (Official Form 106A/Bi) ւեւ ՀերիԿ-line-55, ՝Մռեսկ-ռանաեգ ,form-Հորա-ակեր-A/P	\$ 0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,828.50
1c. Copy line 63, Total of all property on Schendule A/B	\$7,828.50
rt 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Sec∡ured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Am∉ount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ <u>158827.00</u>
Schedule E/F: Creditors Who Have Unsecure∢d Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority ι⊔nsecured claims) from line 6e of Schedule E/F	¢* 0.00 ⁻
3b. Copy the total claims from Part 2 (nonpriourity unsecured claims) from line 6j of Schedule E/F	···· + \$ 54,665.08
Your total liabilities	\$56,327.08
rt 3: Summarize Your Income and Elixpenses	
Schedule I: Your Income (Official Form 106I)	s 1,743.85
Copy your combined monthly income from lin e 12 of Schedule I	\$
Schedule J.: Your Expenses (Ufficial Form (URSJ)	e -88.65

Copy your monthly expenses from line 22c of ** Schedule J

De	ıh٠	m	r 1

De	btoı	1
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First Name Middle Name

f:	ar	Nam

Part 4: Answer These Questions for Administrative and Statistical Records

i. 1	Are you filing for bankruptcy under Chapt⊞rs 7, 11, or 13?		
	 No. You have nothing to report on this pair t of the form. Check this box and submit this t ✓ Yes 	form to the court with your othe	er schedules.
. V	Vhat kind of debt do you have?		
(Vour debts are primarily consumer debts. Consumer debts are those "incurred by an framiny, or nousenous purpose". ຳ ເປັນ ເລັກ. "ເລົ່າໃນໃຊ້)," ເປັນ ເດັນ ເປັນ ເປັນ ເປັນ ເປັນ ເປັນ ເປັນ ເປັນ ເປ	individual primarily for a perso oses. 2୪ ປ.ວ.ບ. ີຊຳຄົນ.	onal,
	☐ Your debts are not primarily consumer debts. You have nothing to report on this partitles form to the court with your other sche. dules.	rt of the form. Check this box a	and submit
, 	From the Statement of Your Current Montfally Income: Copy your total current monthly income 122A-1 Line 11; OR, Form 122B Line 1 ″1; OR, Form 122C-1 Line 14.	come from Official	s1,587.10
(Copy the following special categories of cl∉aims from Part 4, line 6 of <i>Schedule E/F</i> :		
		Total claim	
	.From.Rart-Aon-Schedule-5/F, sopy-the-te-Munityr		
1		¢ 0.00	
	9a. Domestic support obligations (Copy line 6≒a.)	\$	
	9a. Domestic support obligations (Copy line 6aa.) 9b. Taxes and certain other debts you owe th ⊲e government. (Copy line 6b.)	\$ 0.00	<u>!</u>
		Ψ	-
!	9b. Taxes and certain other debts you owe th∢e government. (Copy line 6b.)	\$0.00	-
:	9b. Taxes and certain other debts you owe th ⊕ government. (Copy line 6b.) 9c. Claims for death or personal injury while yeou were intoxicated. (Copy line 6c.)	\$ 0.00	-
;	9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.), 9e. Obligations arising out of a separation again rement or divorce that you did not report as	\$ 0.00 \$	-

Fill in this	information to identify ye	our case and this f	iling:		
		,			
Debtor 1	VONCEIL First Name	Middle Name	CUMMINGS Last Name		
Debtor 2 (Spouse, if filing	N/A g) First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the:	District o	of		
Case numbe	r	<u></u>			Lorente de la companya de la company
				C.	Check if this is an amended filing
Officia	I Form 106A/B				
		Proporty	_		49145
	edule A/B: I		······································		12/15
category v responsib write your	where you think it fits be le for supplying correct name and case number	st. Be as complete information. If mor (if known). Answe	List an asset only once. If an asset fits in more to and accurate as possible. If two married people is space is needed, attach a separate sheet to this revery question. .and, or Other Real Estate You Own or Hav	are filing together, bo s form. On the top of a	th are equally
1. Do you	own or have any legal or	equitable interest	in any residence, building, land, or similar prope	erty?	
☑ No.	Go to Part 2. Where is the property?				
	,		What is the property? Check all that apply. Single-family home	Do not deduct secured cla the amount of any secure	
1.1.	treet address, if available, or	other description	Duplex or multi-unit building	Creditors Who Have Clair	
	liteet address, it available, or c	aner describrion	Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
_			☐ Land	\$	\$
			Investment property Timeshare	Describe the nature of	of your ownership
C	Sity	State ZIP Code	Other	interest (such as fee the entireties, or a life	
			Who has an interest in the property? Check one.		
-=			Debtor 1 only Debtor 2 only		
C	County		Debtor 1 and Debtor 2 only	Check if this is co (see instructions)	mmunity property
			At least one of the debtors and another Other information you wish to add about this its	,	
			property identification number:		
If you o	wn or have more than one	, list here:	What is the property? Check all that apply.		
			Single-family home	Do not deduct secured cla the amount of any secure Creditors Who Have Clair	d claims on Schedule D:
1.2.	Street address, if available, or	other description	☐ Duplex or multi-unit building☐ Condominium or cooperative		
			Manufactured or mobile home	entire property?	Current value of the portion you own?
-			Land	\$	\$
77	w-	State ZIP Code	☐ Investment property ☐ Timeshare	Describe the nature of interest (such as fee	
C	Sity	State ZIP Code	Other	the entireties, or a life	· · · · · · · · · · · · · · · · · · ·
			Who has an interest in the property? Check one.		
7	County		Debtor 1 only Debtor 2 only		
	ounty.		Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
			At least one of the debtors and another		
			Other information you wish to add about this ite	m, such as local	

otor 1		Name Last Name	······································		
	First Name Middle	i yano Lasi yano			
				•	
	•	•	What is the mannety? Charle of that conty		
			What is the property? Check all that apply.	Do not deduct secured cla the amount of any secured	
1.3.			Single-family home	Creditors Who Have Clain	
	Street address, if available	e, or other description	Duplex or multi-unit building	Current value of the	Current value of the
			Condominium or cooperative	entire property?	portion you own?
			Manufactured or mobile home		^
			☐ Land	\$	\$
			☐ Investment property		
	City	State ZIP Code	Timeshare	Describe the nature of	
	•		☐ Other	interest (such as fee the entireties, or a life	
				the change of a min	, , , , , , , , , , , , , , , , , , , ,
			Who has an interest in the property? Check one.		
	Ot		Debtor 1 only		
	County		Debtor 2 only	[^{17]}	
			Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
			At least one of the debtors and another	(see instructions)	
			Other information you wish to add about this lte		
			property identification number:		
			Hard and the state of the state	o for pages	0.0
d ti	ne dollar value of the	portion you own for a	If of your entries from Part 1, including any entries here	a ioi hadea	\$0.0
и 11	are accorded for 1 are	() Title			
	Describe Your				
ou c	own, lease, or have lea	gal or equitable intere	st in any vehicles, whether they are registered or le, also report it on Schedule G: Executory Contracts	not? Include any vehicles and Unexpired Leases.	s
own	own, lease, or have leg	gal or equitable intere es. If you lease a vehic	le, also report it on Schedule G: Executory Contracts	not? Include any vehicles and Unexpired Leases.	s
ou c own ars,	own, lease, or have leg that someone else drive vans, trucks, tractors	gal or equitable intere es. If you lease a vehic	le, also report it on Schedule G: Executory Contracts	not? Include any vehicle: and Unexpired Leases.	s
ou cown own ars,	own, lease, or have leg that someone else drive vans, trucks, tractors	gal or equitable intere es. If you lease a vehic	le, also report it on Schedule G: Executory Contracts	not? Include any vehicles and Unexpired Leases.	s
ou o wn ars,	own, lease, or have leg that someone else drive vans, trucks, tractors	gal or equitable intere es. If you lease a vehic	le, also report it on Schedule G: Executory Contracts	not? Include any vehicle: and Unexpired Leases,	s
wn ors,	own, lease, or have leg that someone else drive vans, trucks, tractors o es	gal or equitable intere es. If you lease a vehic s, sport utility vehicles	le, also report it on <i>Schedule G: Executory Contracts</i> s, motorcycles	and Unexpired Leases.	
u c vn rs, N	own, lease, or have leg that someone else drive vans, trucks, tractors	gal or equitable intere es. If you lease a vehicles i, sport utility vehicles	le, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one.	not? Include any vehicles and Unexpired Leases. Do not deduct secured ditte amount of any secure	aims or exemptions. Put
ı c	own, lease, or have leg that someone else drive vans, trucks, tractors o es	gal or equitable intereses. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY	te, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. Debtor 1 only	and Unexpired Leases. Do not deduct secured classes.	aims or exemptions. Put d claims on <i>Schedule D</i> :
u c /n rs, N	own, lease, or have leg that someone else drive vans, trucks, tractors o es Make: Model:	gal or equitable intere es. If you lease a vehicles i, sport utility vehicles	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. ☑ Debtor 1 only ☐ Debtor 2 only	and Unexpired Leases. Do not deduct secured classes the amount of any secure Creditors Who Have Claim	aims or exemptions. Put id claims on Schedule D: rns Secured by Property.
u o wn rs, N	own, lease, or have leg that someone else drive vans, trucks, tractors o es Make: Model: Year:	gal or equitable intereses. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	and Unexpired Leases. Do not deduct secured dithe amount of any secure	aims or exemptions. Put Id claims on Schedule D: rns Secured by Property.
wn ors, N	own, lease, or have leg that someone else drive vans, trucks, tractors o es Make: Model: Year: Approximate mileage:	gal or equitable intereses. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. ☑ Debtor 1 only ☐ Debtor 2 only	and Unexpired Leases. Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of th
wn ors, N	own, lease, or have leg that someone else drive vans, trucks, tractors o es Make: Model: Year:	gal or equitable intereses. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	and Unexpired Leases. Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of th portion you own?
u c vn rs, N	own, lease, or have leg that someone else drive vans, trucks, tractors o es Make: Model: Year: Approximate mileage:	gal or equitable intereses. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured che amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of th portion you own?
wn ors,	own, lease, or have leg that someone else drive vans, trucks, tractors o es Make: Model: Year: Approximate mileage:	gal or equitable intereses. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured che amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of th portion you own?
u c wn rs, N Y	own, lease, or have legenthat someone else driventhat someone else else else else else else else el	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured che amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of th portion you own?
wn nrs, N 'Y'	own, lease, or have leg that someone else drive vans, trucks, tractors o es Make: Model: Year: Approximate mileage:	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions)	Do not deduct secured che amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of th portion you own?
N Y	own, lease, or have legenthat someone else driventhat someone else else else else else else else el	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured characteristics who Have Clair Current value of the entire property? \$ 1,662.00 Do not deduct secured characteristics.	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of th portion you own? \$ 2,561.00
wn wn N Y 1.	own, lease, or have legathat someone else driver vans, trucks, tractors of else Make: Model: Year: Approximate mileage: Other information: own or have more than Make:	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured characteristics who Have Claim Current value of the entire property? \$ 1,662.00 Do not deduct secured characteristics who Have Claim current value of the entire property?	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of th portion you own? \$
wn wn N Y 1.	own, lease, or have leg that someone else drive vans, trucks, tractors on the session of the ses	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions) Who has an interest in the property? Check one. ☐ Debtor 1 only	Do not deduct secured characteristics who Have Clair Current value of the entire property? \$ 1,662.00 Do not deduct secured characteristics.	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of th portion you own? \$
N Y	own, lease, or have legathat someone else driver vans, trucks, tractors of else Make: Model: Year: Approximate mileage: Other information: own or have more than Make:	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$ 1,662.00 Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of th portion you own? \$ 2,561.00 aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the
wn N Y	own, lease, or have leg that someone else drive vans, trucks, tractors of es. Make: Model: Year: Approximate mileage: Other information: own or have more than Make: Model: Year:	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$1,662.00 Do not deduct secured of the amount of any secure Creditors Who Have Clair	eims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of th portion you own? \$2,561.00 aims or exemptions. Put ad claims on Schedule D: ms Secured by Property.
you	own, lease, or have leg that someone else drive vans, trucks, tractors of es. Make: Model: Year: Approximate mileage: Own or have more than Make: Model: Year: Approximate mileage:	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$ 1,662.00 Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the	eims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$ 2,561.00 aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the
ou d own ars, N Y Y	own, lease, or have leg that someone else drive vans, trucks, tractors of es. Make: Model: Year: Approximate mileage: Other information: own or have more than Make: Model: Year:	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$ 1,662.00 Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the	eims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$ 2,561.00 aims or exemptions. Put ad claims on Schedule D: ms Secured by Property. Current value of the
ou count ars, ars, N Y	own, lease, or have leg that someone else drive vans, trucks, tractors of es. Make: Model: Year: Approximate mileage: Own or have more than Make: Model: Year: Approximate mileage:	gal or equitable intereres. If you lease a vehicles, sport utility vehicles TOYOTA CAMRY 2005	de, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$ 1,662.00 Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$ 2,561.00 aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of the portion you own?

Case number (if known)_

VONCEIL

4 1 1			
3. Make:	Who has an interest in the property? Check one.	Do not deduct secured cla the amount of any secured	
Model:	Debtor 1 only	Creditors Who Have Clain	
Year:	Debtor 2 only	Current value of the	Current value of the
	Debtor 1 and Debtor 2 only	entire property?	portion you own?
Approximate mileage:	At least one of the debtors and another		
Other information:	Check if this is community property (see	\$	\$
	instructions)		
Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	
••	Debtor 1 only	the amount of any secure Creditors Who Have Clair	
Model:	Debtor 2 only	Creditors who trave clair	
Year:	Debtor 1 and Debtor 2 only	Current value of the	Current value of t portion you own?
Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
Other information:		•	rt.
	☐ Check if this is community property (see	\$	\$
	instructions)		
	nomes, ATVs and other recreational vehicles, other vehicles, and acceptors, personal watercraft, fishing vessels, snowmobiles, motorcycle access		d claims on <i>Schedule L</i>

Case number (if known)_

VONCEIL

Debtor 1

$C_{\alpha\alpha\alpha}$	num	har	(if known)
LHSC	TRUITE	ᅜᅜᅥ	UR KNOWAY

Do you own or have any	egal or equitable interest in any of the following items?	Current va portion yo Do not dedu or exemption	u own? ct secured claims
6. Household goods and	furnishings		
Examples: Major applia	nces, furniture, linens, china, kitchenware		
☐ No	SUDMITURE MITOURNIMARE		0.400.00
✓ Yes. Describe	FURNITURE, KITCHENWARE	\$	2,400.00
7. Electronics Examples: Televisions collections;	and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music electronic devices including cell phones, cameras, media players, games		
☐ No ☑ Yes. Describe	TV	\$	1,232.00
B. Collectibles of value			
Examples: Antiques an stamp, coin	d figurines; paintings, prints, or other artwork; books, pictures, or other art objects; or baseball card collections; other collections, memorabilia, collectibles		
☑ No ☑ Yes. Describe	•	\$	
9. Equipment for sports			
and kayaks	ographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes carpentry tools; musical instruments		
☑ No ☑ Yes. Describe	•	\$	
10. Firearms			
•	s, shotguns, ammunition, and related equipment		
☑ No ☐ Yes. Describe		\$	
11. Clothes			
_ '	othes, furs, leather coats, designer wear, shoes, accessories		
No Yes. Describe	EVERYDAY CLOTHING	\$	359.00
12. Jewelry			
gold, silver	welry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
No Yes. Describe	COSTUME JEWELRY	\$	100.00
13. Non-farm animals Examples: Dogs, cats,	birds, horses		
☑ No ☐ Yes. Describe,		\$	· · · · · · · · · · · · · · · · · · ·
14. Any other personal ar	d household items you did not already list, including any health aids you did not list		
No Yes. Give specific		e	
information		Φ	
	of all of your entries from Part 3, including any entries for pages you have attached	1	4,091.00

A	
Debtor	1

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Case number (if known)	
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Last Name

art 4:	Describe	Your	Financial	Assets
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	legal or equitable interest in a	iny of the following?		Current value of the portion you own? Do not deduct secured or exemptions.	
6. Cash					
Examples: Money you	have in your wallet, in your hom	e, in a safe deposit box, and on hand when you file y	our petition		
No No					
□ Yes		Cas	h:	\$	
7. Deposits of money Examples: Checking, s and other s	avings, or other financial accou imilar institutions. If you have m	ints; certificates of deposit; shares in credit unions, broultiple accounts with the same institution, list each.	okerage houses,		
☐ No ☑ Yes		Institution name:			
	17.1. Checking account:	HUNTINGTON		_{\$} 76	3.00
	17.2. Checking account:	EATON FAMILY CREDIT UNION		_{\$} 5	5.00
	17.3. Savings account:			\$	
	17.4. Savings account:			\$	
	17.5. Certificates of deposit:			\$	
	17.6. Other financial account:			\$	
,	17.7. Other financial account:			\$	
	17.8. Other financial account:			\$	
	17.9. Other financial account:			\$	
•					
Examples: Bond funds No		erage firms, money market accounts			
Examples: Bond funds	investment accounts with brok			\$	
Examples: Bond funds No	, investment accounts with brok	erage firms, money market accounts		\$ \$	
Examples: Bond funds No	investment accounts with brok				
Examples: Bond funds No	investment accounts with brok			\$	
Examples: Bond funds No Yes	investment accounts with brok Institution or issuer name:			\$	
Examples: Bond funds No Yes 19. Non-publicly traded an LLC, partnership,	investment accounts with brok Institution or issuer name: stock and interests in incorpo and joint venture Name of entity:	orated and unincorporated businesses, including a %	an interest in	\$\$	
Examples: Bond funds No Yes	investment accounts with broken institution or issuer name: stock and interests in incorporand joint venture Name of entity:	erated and unincorporated businesses, including a	an interest in of ownership:	\$	

Debtor 1 VONCEIL		CUMMINGS	Case number (# known)	
Debtor 1 VONCETE First Name	Middle Name La	st Name	Oddo Hambol (Fallollo)	
•	••			
on Carrament and corn	arata hands and athe	r negotiable and non-negotiable	instruments	
Negotiable instruments	include personal check	ks, cashiers' checks, promissory not transfer to someone by signing	otes, and money orders.	
☑ No				
Yes. Give specific information about	Issuer name:			
them		,, ,, ,, ,, ,, ,, ,, ,		\$
				\$
				\$
No Yes. List each account separately.		Institution name:	ts, or other pension or profit-sharing plans	
	401(k) or similar plan:			\$
	Pension plan:			\$
	IRA:			\$
	Retirement account:			\$
	Keogh:			\$
	Additional account:		and the second s	\$
	Additional account:			\$
On Sequelty denotite and	nronavmente			
22. Security deposits and Your share of all unuse		ade so that you may continue ser	vice or use from a company	
Examples: Agreements companies, or others	with landlords, prepai	d rent, public utilities (electric, gas,	water), telecommunications	

companies, or others	min initial or day pro		
□ No			
Ž Yes		Institution name or individual:	
	Electric:	<u> </u>	
	Gas:	<u> </u>	
	Heating oil:	<u> </u>	
	Security deposit o	n rental unit: 12501 DARLINGTON AVE \$	1,100.00
	Prepaid rent:		
	Telephone:	<u> </u>	
	Water:	<u> </u>	
	Rented furniture:	<u> </u>	
	Other:	<u> </u>	

	Other:
Annuities (A contract for	a periodic payment of money to you, either for life or for a number of years)
☑ No	
☐ Yes	Issuer name and description:

ebtor 1	VONCEIL		CUMMINGS	Case number (# known)	
	First Name Middle	Name Last Name	· · · · · · · · · · · · · · · · · · ·	•	
÷					
			qualified ABLE program, or	under a qualified state tuition program.	
26 U.S.C No	C. §§ 530(b)(1), 529A(,b), and 529(b)(1).			
		1 64 6	de entre de la contrata de Clarato		١.
163		Institution name and	description. Separately file tr	ne records of any interests.11 U.S.C. § 521(c	<i>)</i> ;
					\$
					\$
					\$
Trusts, e	equitable or future in	iterests in property (c	other than anything listed in	ı line 1), and rights or powers	
	able for your benefit				
Mo No					
	. Give specific mation about them				\$
anoi	mason about archam] '-
Patents	, copyrights, tradem	arks, trade secrets, a	nd other intellectual prope	rty	
Example	es: Internet domain na	mes, websites, procee	ds from royalties and licensing	ng agreements	
V No					···1
	. Give specific				
infor	mation about them				
		61	t		
		ther general intangiblesclusive licenses, coor		liquor licenses, professional licenses	
☑ No	oo, Dunding porrino, o	Actually modifically cook			
	. Give specific	//************************************			
	mation about them				\$
ney or p	property owed to you	. :?			Current value of the
					portion you own? Do not deduct secured
					claims or exemptions.
Tax refu	ınds owed to you				
☑ No	•	www.mogographymathadis/ehh	and the latter of the latter o		
☐ Yes.	. Give specific informa	ition		Federal:	\$
	about them, including you already filed the	g whether returns		State:	\$
	and the tax years			Local:	\$
				A STATE OF THE STA	
F					
Example	support es: Past due or lump s	sum alimony, spousal s	support, child support, mainte	nance, divorce settlement, property settleme	nt
☑ No		• •	• • •	· ·	
	. Give specific informa	ation	and the second seco		
	• • • • • • • • • • • • • • • • • • • •			Alimony:	\$
				Maintenance:	\$
				Support:	\$
				Divorce settlement:	\$
				Property settlement:	\$
Other a	imounts someone ov	ves you			
Example	<i>les:</i> Unpaid wages, dis	sability insurance paym	ents, disability benefits, sick u made to someone else	pay, vacation pay, workers' compensation,	
5 1	Social Security be	пенія; иприід юалѕ уо	u made to someone eise		
No No	Chan anneithe informa-	ntion [
Yes 🖳	, Give specific informa	3HOIL			\$
				**************************************	_1

Debtor 1	VONCEIL	_	CUMMING	GS c	Case number (#known)	
Doblor 1	First Name	Middle Name	Last Name		,	
					-	
Od Interce	ts in insurance	nolisios				
			ce; health savings account	t (HSA); credit, homeov	wner's, or renter's insurance	
☑ No		,,	,	, ,		
_		urance company and list its value	Company name:		Beneficiary:	Surrender or refund value:
	- · · · · · · · · · · · · · · · · · · ·					\$
						\$
						\$
						Ψ
If you a propert	terest in prope are the beneficia y because some	ry of a living trust, e		insurance policy, or ar	e currently entitled to receive	
☑ No	- Chia angolfa i	information	f			1
☐ Yes	s. Give specific	information				\$
Ехатр			not you have filed a law s, insurance claims, or righ		nd for payment	
☑ No						
☐ Yes	s. Describe eacl	h claim				\$
to set	off claims	unliquidated ciain	ns of every nature, includ	ning countercialins of	the deptor and rights	
	s. Describe eacl	h claim				~~~
	., 2000	ļ	-, <u></u>			\$
-	ancial assets	you did not already				
☑ No	. Civo enocifio	information				
- 1C.	s. Give apcomo	111011110111111111111111111111111111111				\$
						,
50. FEMO 411	o gona, raise		s from Part 4, including	,		s 1,176.50
IOI Pai	L 4. WHILE INGE	Hullinei Hele			EEDAGGEETTEEEDEDFTEEFTTTTTTTTTTTTTTTTTTTTTTT	<u> </u>
				100K 00		
	1					:
Part 5:	Describe	Any Business-	Related Property Yo	ou Own or Have	an Interest In. List any re	eal estate in Part 1.
27 D o 201	own or have	any logal or equital	ole interest in any busine	ess-related property?		
. •	. Go to Part 6.	any legal of equitar	ne interest in any busine	so-related property.		
	s. Go to line 38.					
— 16	5. GO tO III 16 30.					Current value of the
						portion you own?
						Do not deduct secured claims
						or exemptions.
38. Accou	nts receivable	or commissions ye	ou already earned			
🔲 No				agang pangamang ng garapang gara pangang mayar garang manan a 1951 ng man manasanan di Amadahan Abba mahin		n
☐ Ye	s. Describe					•
]
39. Office	equipment, fu	rnishings, and sup	plies			
		ed computers, softwar	e, modems, printers, copiers, f	fax machines, rugs, teleph	ones, desks, chairs, electronic devices	
☐ No	,]
∟i Ye	s. Describe					\$
	!					-1

Debtor 1	VONCEIL	CUMMINGS Case number (if known)	
	First Name	Middle Name Last Name	
40. Machine	ery, fixtures, e	quipment, supplies you use in business, and tools of your trade	
□ No			
	. Describe		\$
	L		
41. Invento	ry		
☐ No	. Describe		·
1 108.	. Describe		
	s in partnershi	ips or joint ventures	:
☐ No			
↓ Yes.	. Describe	Name of entity: % of ownership	
		%	\$
			\$
		%	\$
	er lists, mailin	g lists, or other compilations	
□ No	Do your list-	include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
Tes.	_	include personally identificable information (as defined in 11 0.0.0. § 101(4179))	•
	No Yes. Desc	riha	
	Tes. Desc	(IUC)	\$
	siness-related	property you did not already list	
☐ No			
	. Give specific		\$
HIO	madon		\$
			\$
			•
			Φ
			\$
			\$
AS Add the	o dollar value e	of all of your entries from Part 5, including any entries for pages you have attached	
for Pari	t 5. Write that	number here	→ ³
Part 6:	Describe A	ny Farm- and Commercial Fishing-Related Property You Own or Have an Interes	t In.
	if you own o	r have an interest in farmland, list it in Part 1.	
		•	
-		any legal or equitable interest in any farm- or commercial fishing-related property?	
	Go to Part 7. Go to line 47.		
☐ Yes	s. Go to line 47.		Current value of the
			portion you own?
			Do not deduct secured claims
			or exemptions.
47. Farm a		poultry form-raised fish	
•	ies. Livestock, [poultry, farm-raised fish	
☐ No	S		; === · · · · · · · · · · · · · · · · ·
⊶ 168	, , , , , , , , , , , , , , , , , , , ,		
			\$

Debto			CUMMINGS	<u>5</u>	Case number (# known)		
	First Name	Middle Name Last Name					
48. Cr c	ops—either growin	g or harvested					
	No			- 1 = 1 = 1 = 10 + 10 + 10 = 10 = 10 = 10			
u	Yes. Give specific information					\$	
		ipment, implements, machiner					
	No Yes						
						<u> </u>	
50. Fa i	rm and fishing sup	pplies, chemicals, and feed					
	No Yes					<u>-</u> 1	
	1 Yes	4				\$	
51. An	y farm- and comm	ercial fishing-related property					
	No				W 10% 10 10 10 10 10 10 10 10 10 10 10 10 10	1	
u	Yes. Give specific information					\$	·
		of all of your entries from Part				\$	
for	r Part 6. Write that	number here					
Part	7. Describe	All Property You Own o	r Have an In	terest in Tha	t You Did Not List Abov	e	
		roperty of any kind you did not	t already list?				
	ampies: Season tickets No	s, country club membership	an com a como a como se de acomo VII had VIII VII had VIII VII had VIII had bene l'had bene l'had bene l'had v		and the second s		
	Yes. Give specific information					\$ \$	
	THOMPEUOTI.					\$	
				**************************************			0.00
54. Ad	d the dollar value	of all of your entries from Part	7. Write that nu	mber here		\$	0.00
Part	8: List the T	otals of Each Part of th	is Form				
55. Pa	rt 1: Total real esta	ite, line 2	******	***************************************		→ \$	0.00
56. Pa	rt 2: Total vehicles	, line 5	\$	2,561.0	00		
57. Pa	rt 3: Total persona	l and household items, line 15	\$	4,091.0	<u>00</u>		
58. Pa	rt 4: Total financia	l assets, line 36	\$	1,176.5	50		
		s-related property, line 45	\$	0.0	0		
		d fishing-related property, line	. 52 \$	0.0	00		
				0.0	 00		
	_	operty not listed, line 54	+ \$	7,828.5		_	7 000 50
62. To	tal personal prope	rty. Add lines 56 through 61	\$	1,020.0	Copy personal property total	→ +\$	7,828,50
							7,828.50
63. To	tal of all property of	on Schedule A/B. Add line 55 +	line 62			\$.,020.00

Fill in this informat	tion to identify your case:				
Debtor 1 VON		CUMMINGS			
Debtor 2 N/A		Last Name			
(Spouse, if filing) First Nam	ne Middle Name otcy Court for the:Northern Distric	Last Name t of Ohio			
Case number	RCY COLLET OF THE NOTATION DISTRIC	(or office	and the second		Check if this is an
(If known)					amended filing
	1000				
Official Form					
Schedule	C: The Prop	erty You	Claim a	s Exempt	04/19
Using the property vo	accurate as possible. If two man bu listed on <i>Schedule A/B: Prop</i> out and attach to this page as m number (if known).	erty (Official Form 106A	VB) as your source	ce, list the property that y	ou claim as exempt. If more
specific dollar amore of any applicable st retirement funds—r limits the exemption would be limited to	unt as exempt. Alternatively, atutory limit. Some exemption and be unlimited in dollar amount to a particular dollar amount the applicable statutory amo	you may claim the full ns—such as those for ount. However, if you out and the value of the junt.	fair market valu health aids, rigi claim an exempt	e of the property being hts to receive certain b tion of 100% of fair ma	rket value under a law that
Part 1: Identif	y the Property You Claim	as Exempt			
☐ You are clai	temptions are you claiming? ming state and federal nonbant ming federal exemptions. 11 U ty you list on Schedule A/B ti	kruptcy exemptions. 11 .S.C. § 522(b)(2)	U.S.C. § 522(b)(3)	
Brief descripti Schedule A/B	on of the property and line on that lists this property	Current value of the portion you own	Amount of the	exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one	box for each exemption.	
Brief	CLOTHING	\$359.00	□ \$		O.R.C. 2329.66
description: Line from		<u> </u>	☑ 100% of fa	ir market value, up to	•
Schedule A/B:	3.11		алу арриск	able statutory limit	
Brief description:	<u>FURNITURE</u>	\$1,850.00	<u> </u>		O.R.C. 2329.66
Line from Schedule A/B:	3.6			ir market value, up to able statutory limit	
Brief	TV	\$1,232.00	· 🔲 \$		O.R.C. 2329.66
description: Line from		<u> </u>	☑ 100% of fa	ir market value, up to	•
Schedule A/B:	3.7		ану арряса	able statutory limit	
	ing a homestead exemption oustment on 4/01/22 and every 3			r the date of adjustment)
(Subject to adju	and the state of t	yours alter that for case	so mod on or alter	auto e. aujuotittotte	,
Yes. Did yo	u acquire the property covered	by the exemption within	ı 1,215 days befo	re you filed this case?	
☑ No ☐ Yes					

VONCEIL First Name

Middle Name

Last Name

CUMMINGS

Part 2: Additional Page

	on of the property and line i/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	COSTUME JEWELR'	\$ 100.00		O.R.C. 2329.66
Line from Schedule A/B:	3.12		100% of fair market value, up to any applicable statutory limit	
Brief description:	N/A	\$	\$\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	W
Brief description:	N/A	\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:	N/A	\$	\$\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:	N/A	\$	☐ \$ ☐ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:	N/A	\$	☐ \$ ☐ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:	N/A	\$	□ \$	
Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	
Brief description:	N/A	\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:	N/A	\$	D \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	N/A	\$	1 \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	N/A	\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:	N/A	\$	D \$	
Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	

Fill in this information to identify your case	ii .			
Debtor 1 VONCEIL	CUMMINGS			
First Neme Middle Na	me Last Name			
Debtor 2 IV/A (Spouse, If filling) First Name Middle Na	me Last Name			
United States Bankruptcy Court for the: Northern C	District of Ohio			
Case number			[] Chaol	if this is an
(If known)				ded filing
Official Form 106D				
Schedule D: Creditors	s Who Have Claims Secure	d by Prop	erty	12/15
information. If more space is needed, copy additional pages, write your name and case 1. Do any creditors have claims secured by		nd attach it to this t	form. On the top (oct of any
Part 1: List All Secured Claims				
for each claim. If more than one creditor ha	ore than one secured claim, list the creditor separately as a particular claim, list the other creditors in Part 2. abetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collatera that supports this claim	the state of the s
CREDIT ACCEPTANCE	Describe the property that secures the claim:	\$2,561.00	\$1,662.0	0.00
Creditor's Name W. 12TH MILE ROAD	2005 TOYOTA CAMRY			
SOUTHFIELD, MI 48034 City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	I		
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a	Other (including a right to offset)	•		
community debt Date debt was incurred 08/20/2008	Last 4 digits of account number 3 5 9 2			
2.2	Describe the property that secures the claim:	\$	\$	\$
Creditor's Name].		
Number Street	,			
Number Sueet	As of the date you file, the claim is: Check all that apply.	Ţ		
	Contingent			
City State ZIP Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
Debtor 1 and Debtor 2 only At least one of the debtors and another	Judgment lien from a lawsuit			
	Other (including a right to offset)	-		
Check if this claim relates to a community debt Date debt was incurred	Last 4 digits of account number			
	Column A on this page. Write that number here:	\$ <u>1,662.00</u>	er vallande, er stattet er stattet er kommenten er	ent en entre anné de l'été est en Laborité de l'été en égy en partir de l'été en égy en partir de l'été en égy

VONCEIL

C: UMMINGS

Pa	art 2: List Others to Be Notified fo	er a Debt	That You Already	Listed
age	movie traing to collect from you for a gent y	rou owe to s ⊲debts that y	someone else, list the you listed in Part 1, lis	debt that you already listed in Part 1. For example, if a collection creditor in Part 1, and then list the collection agency here. Similarly, if it the additional creditors here. If you do not have additional persons to
				On which line in Part 1 did you enter the creditor?
	Name		<u> </u>	Last 4 digits of account number 0 2 4 0
	CLEVELAND HEIGHTS MUNICIPA	AL COUF	RT	
	Number Street			
	40 SEVERANCE CIRCLE			•
	CLEVELAND OHIC	,	44118	
	City	State	ZIP Code	
	CREDIT ACCEPTANCE CORPOR	RATION		On which line in Part 1 did you enter the creditor? 1.1
	Name			Last 4 digits of account number 8 0 3 5
	P (0. P.O.X. 54 %)			-
	Number Street			
			40007	_
	SOUTHFIELD	MI State	48037 ZIP Code	
	A transfer of the control of the con	· · · · · · · · · · · · · · · · · · ·		
'	ALIVINGILMORE, ESQ	· · · · · · · · · · · · · · · · · · ·		On rebinbelling a Prost of right repure tree throng sendings 7, 1, 1, 2, 0
	Name 23300 CHAGRIN BOULEVARD			Last 4 digits of account number 7 1 2 0
	Number Street			_
	CLEVELAND	ОН	44122	
	City	State	ZIP Code	_
	DANIE TURE ESO	A	and and a second for the second secon	On which line in Part 1 did you enter the creditor? 1.1
l	DANIE THIEL, ESQ.			Last 4 digits of account number 7 1 8 5
	P.O. BOX 806			•
	Number Street			•
		·	· · · · · · · · · · · · · · · · · · ·	***
	WESTFIELD CENTER,	OH	44251	_
	जा र ,	୍ୟଖ୍ନ	∠7!ºCoe^	
				On which line in Part 1 did you enter the creditor?
	Name			Last 4 digits of account number
				_
	Number Street			
				-
	Olh	State	ZIP Code	-
_	City			
				On which line in Part 1 did you enter the creditor?
	Name			Last 4 digits of account number
	Number Street			_
	Humber Occur			
				-
	City	State	ZIP Code	-

			A1E			i			
1-1111	n this ii	nformation to ide	nury your case:	OUL	AMAINICC				
Debte	or 1	VONCEIL First Name	Middle Name	CUIV	AMINGS Last Name				
Debte		N/A	Middle Name		Lest Name				
		j) First Name		of Ohio	-				
Unite	ed States	Bankruptcy Court fo	or the: Northern District	of Onto				☐ Ch	eck if this is an
Case (If kn	number own)	·						am	ended filing
Offi	cial	Form 106E	E/F						
				Vho F	lave Unsec	ured Clain	ns		12/15
List the A/B: If credit needs	he othe Propert tors wit ed. cop	r party to any exe ly (Official Form 1 th partially secure v the Part vou ne	ecutory contracts or t 106A/B) and on <i>Sched</i> ed claims that are list	unexpired dule G: Ex ed in Scha the entrie	ditors with PRIORITY of leases that could resurecutory Contracts and edule D: Creditors Whos in the boxes on the landwn).	ilt in a claim. Also lis Unexpired Leases (C o Have Claims Secure	st executory co Official Form 19 e <i>d by Propert</i> y	ontracts on 06G). Do n v. If more s	ot include any oace is
Part	1: L	ist All of Your	PRIORITY Unsecur	red Clain	18				
1. D	o any c	reditors have pri	ority unsecured claim	ns against	you?				
1		o to Part 2.							
	Yes.				more than one priority	unnoqurad alaim liet th	no creditor cons	rately for e	ach claim. For
ea no ur	ach clair onpriorit nsecure	m listed, identify w iy amounts. As mu id claims, fill out th	rhat type of claim it is. It uch as possible, list the ue Continuation Page of	f a claim h claims in a f Part 1. If	as both priority and non alphabetical order accor more than one creditor I as for this form in the ins	priority amounts, list th ding to the creditor's na nolds a particular claim	at claim here ai ame, If you hav	nd snow bot e more thar	n priority and i two priority
							Total claim	Priority amount	
2.1				Last 4	digits of account numbe	⊋r	\$	\$	<u> </u>
	Priority Cr	editor's Name							
	Number	Street		- wnen	was the debt incurred?				
}				- As of t	he date you file, the clai	m is: Check all that apply	<i>(</i> .		
					ntingent				
]	City		State ZIP Code		llquidated				
ł	_	curred the debt? C tor 1 only	Sheck one.	Dis	puted				
j.	G.	tor 2 only		Туре	of PRIORITY unsecure	d claim:			
1		tor 1 and Debtor 2 or	nly	□ Do	mestic support obligations				
	At le	ast one of the debtor	rs and another		xes and certain other debts	you owe the government			
	☐ Che	ck if this claim is	for a community debt		nims for death or personal in	ijury while you were			
1		laim subject to off	iset?		oxicated ner. Specify				
ì	☐ No				. ,				
	☐ Yes								
2.2	Driority Ca	reditor's Name		_ Last 4	digits of account numb	er	\$	_ \$	<u> </u>
	1 Horny O	iouno, o riamo		When	was the debt Incurred?				
	Number	Street		- As of t	the date you file, the cla	im is: Check all that appl	у.		
					ntingent				
	City		State ZIP Code		liquidated				
	•	curred the debt?		☐ Dis	•				
	_	tor 1 only	SHOUR ONG.	T.	AF DOLODITY	d claim:			
		tor 2 only			of PRIORITY unsecure	u viaiiii.			
		tor 1 and Debtor 2 or	nly		mestic support obligations	you our the severes			
		east one of the debto			xes and certain other debts	-			
	☐ Che	eck if this claim is	for a community debt		alms for death or personal i oxicated	njury wrine you were			
-	is the c	claim subject to of	fset?	☐ Ot	her. Specify		_		

Is the claim subject to offset?

☐ No ☐ Yes

Case number (if known)

VONCEIL	
First Name	Middle Name

Last: Name

List All of Your	NONPRIORITY	Unsecured	Claims

	o any creditors have nonpriority un	secured cla	aims against vo	nu?	
	No. You have nothing to report in the				
	₹ Yes	·			·
ز.	connelarity uncongred dalm liet the cre	editor saepara editor haolds	ately for each cla	al order of the creditor who holds each claim. If a creditor has aim. For each claim listed, identify what type of claim it is. Do not look it. It is not a not look in the creditors in Part 3. If you have more than three nor	ist ciaims aiready
G	iainis ini ogi ine communici i age or	. ait 2			Total claim
	BUDGET CARRENTAL			Last 4 digits of account number 7 1 2 0	10,476.67
	Nonpriority Creditor's Name			00/04/0044	\$ 10,470.07
	10 EAST BOCA RATON Number Street			When was the debt incurred? 09/21/2011	
	BOCA RATON	FL State	33432 ZIP Code	As of the date you file, the claim is: Check all that apply.	
	Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☑ Debtor 1 and Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a commuls the claim subject to offset? ☐ No ☑ Yes			□ Contingent □ Unliquidated □ Disputed □ Vipe of NUNPRIURITY unsecureur cramin: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify CIVIL DEFAULT JUDGEMENT	To the second se
2	CREDIT ACCEPTANCE COF	RPOR ATIO	ON	Last 4 digits of account number $\frac{7}{25}$ $\frac{1}{25}$ $\frac{8}{25}$ $\frac{5}{25}$	2,561.00
	Nonpriority Creditor's Name			When was the debt incurred? 05/07/2019	esse i traditisa de
	25505 WEST TWEVE MILE F	SOAD,		<u>—</u>	•
	SOUTHFIELD	MI	48037	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	1
	Who incurred the debt? Check one.			Unliquidated	
	Debtor 1 only			☐ Disputed	
	Debtor 2 only			Trype-6/1011PPKOSKTYr wassecuret-takmi.	The state of the s
	Debtor 1 and Debtor 2 only At least one of the debtors and anoth	er		☐ Student loans	
	☐ Check if this claim is for a comm			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	ì
	is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts Other. Specify CIVIL CASE	The control of the co
	☐ No ☑ Yes			Other, Specify CIVIL OAGL	
4.3	CLEVELAND ACCEPTANCE	E COR&PO	RATION	Last 4 digits of account number1 _0 _0 _2	₄ 1,316.00
	Nonpriority Creditor's Name			When was the debt incurred?	\$
	2106 PAYNE AVE			<u></u>	1
	Number Street CLEVELAND	ОН	44114	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code		
	Who incurred the debt? Check one.			□ ∵ontingent □ Unliquidated	
	Debtor 1 only Debtor 2 only			Disputed	
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	THE PROPERTY LAW
	At least one of the debtors and another	er		☐ Student loans	j 2. 2.
	Check if this claim is for a comm	unity d∗ebt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset? ☐ No ☐ Yes			Debts to pension or profit-sharing plans, and other similar debts Other. Specify INSTALLMENT LOAN	3
					1

COUMMINGS Lass I Name

Case number (if known)____

.Part_2

Your NONERIORITY Hosecureus Claims - Continuation Rayu

isting any entries on this page, numbe	r them beginning with	4.4, followed by 4.5, and so forth.	Total claim
CLEVELAND PUBLIC POWER		Last 4 digits of account number 2 4 3 6	\$ 417.43
Nonpriority Creditor's Name 201 LAKESIDE AVE EAST		When was the debt incurred?	
umber Street CLEVELAND OF		As of the date you file, the claim is: Check all that apply. Contingent	
Who incurred the debt? Check one.	<u>-</u> : -:	Unliquidated Disputed	
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only At least one of the debtors and another	فعامد لم	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
☐ Check if this claim is for a community is the claim subject to offset? ☑ 心 ☑ Yes	Grapt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify UTILITY	
DOMINION EAST OHIO	option. I samme som en enterm Cretica passa compensar en enter discussion	Last 4 digits of account number 0 4 5 7	\$ 1,227.7
Nonpriority Creditor's Name POBOX 26785		When was the debt incurred? 12/08/2018	
Number Street RICHMOND V		As of the date you file, the claim is: Check all that apply.	
Who incurred the debt? Check one.	le ZIP Code	Contingent Unitiquidated Disputed	
Debtor 1 only Debtor 2 only		Type of NONPRIORITY unsecured claim:	
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
 ☐ Check if this claim is for a community. Is the claim subject to offset? ☐ No 	d rebt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify UTILITY	
□ No □ .Yes			\$ 1,213.00
AT&T		Last 4 digits of account number 5 1 5 6	\$
Nonpriority Creditor's Name BANKRUPTY DEPARTMENT		When was the debt incurred? 01/01/2017	
Number Street AR! INGTON .T	ж. х.	As of the date you file, the claim is: Check all that apply.	
City Sta Who incurred the debt? Check one.	te ZIP Code	──	
Debtor 1 only		Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only		☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that	
☐ Check if this claim is for a community	r d∗ebt	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset? ☑ No ☐ Yes		Other. Specify CABLE OR LANDLINE	

Middle Name

CUMMINGS

Lasi: Name

Case number	(if known)	 	
Case uniting	() KNOWN)	 	

Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

listing any entries on this	page, number the	m beginning with	4.4, followed by 4.5, and so forth.	Total claim
THE GENERAL INSU	RANCE		Last 4 digits of account number	\$ <u>116</u>
Nonpriority Creditor's Name 2636 ELM HILL PIKE			When was the debt incurred?	
Number Street NASHVILLE	TN	37214	As of the date you file, the claim is: Check all that apply.	
City Who incurred the debt? Che ☑ Debtor 1.only	State	ZIP Code	Contingent Unliquidated Disputed	
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors a □ Check if this claim is for lis the claim subject to offset □ Yes	r a community daebt	ı	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify AUTO INSURANCE	
SPECTRUM Nonpriority Creditor's Name	The state of the s	esen y destroit de Person de La martina d	Last 4 digits of account number 2 0 0 1	\$ 209
4145 SOUTH FALKE	NBURG.ROALD		When was the debt incurred?	
Number Street RIVERVIEW	FL	33578	As of the date you file, the claim is: Check all that apply.	
Who incurred the debt? Ch Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim is for the claim subject to offs No Yes	and another r a community,d∗ebt	ZIP Code	☐ Contingent ☐ 'Uriliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify CABLE	37 172
DEPARTMENT OF E	DUÇATION		Last 4 digits of account number 5 3 7 4	_{\$} 37,128
Nonpriority Creditor's Name PO BOX 9635			When was the debt incurred? 07/01/2015	
Number Street	.PA	.18773	As of the date you file, the claim is: Check all that apply.	
City	State	ZIP Code	— ☐ Contingent ☐ Unliquidated	
Who incurred the debt? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Check if this claim is for the claim subject to offset No Yes	y ત્રાજ'તાજયોજ r a community d∉ebt		 □ Disputed Type of NONPRIORITY unsecured claim: ☑ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify 	

VONCEIL

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Case number (if known

Æ∳.

Lassit Name

List Others to Be Notified About a Debt That You Already Listed Part 3:

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection argency here. Similarly, if upuchave more than one creditor for any of the debts that upuclisted in Parts 1 or 2, list the additional creditors here. If you do not have: additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page On which entry in Part 1 or Part 2 did you list the original creditor? **BUDGET CAR RENTAL** Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims 10 EAST BOCA RATON ROAD Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number 6 6 9 3 33432 FL **BOCA RATON** ZIP Code State On which entry in Part 1 or Part 2 did you list the original creditor? BUDGET CAR RENTAL HEADQUIARTERS Name Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims P.O. BOX 691840 Tarf 2. Creditors With Nonpriority Unsecured **Կսու**նջել Claims OK 74169 Last 4 digits of account number 6 6 9 3 TULSA 4DGC 4IV State City On which entry in Part 1 or Part 2 did you list the original creditor? BUDGET RENT A CAR SYSTEM INC. Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims DGA: AVIS BUDGET GROUP Part 2: Creditors with Nonpriority Unsecured Street Number Claims P.O. BOX 95322 IL 60694 Last 4 digits of account number 6 6 9 3 CHICAGO State ZIP Code On which entry in Part 1 or Part 2 did you list the original creditor? ALVIN GILMORE ESQ. Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims 23300 CHAGRIN BOULEVARD Part 2: Creditors with Nonpriority Unsecured Number Street Claims SUITE 203 OH 44122 Last 4 digits of account number 7 1 2 0 CLEVELAND State City On which entry in Part 1 or Part 2 did you list the original creditor? CLEVELAND HEIGHTS MUNICIPLAL COURT Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims 40 SEVERANCE CIRCLE Part 2: Creditors with Nonpriority Unsecured Street Number Claims OH, 441,1,8 Last 4 digits of account number $\frac{0}{2}$ 4 $\frac{2}{2}$ ZIP Code City On which entry in Part 1 or Part 2 did you list the original creditor? CLEVELAND HEIGHTS MUNICIPAL COURT Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims P O BOX 94560 Part 2: Creditors with Nonpriority Unsecured Number Street Claims 44101 Last 4 digits of account number 2 4 3 6 OH **CLEVELAND** ZIP Code CREDITACCEPTANCE CORPORIZATION! On which entry in Part 1 or Part 2 did you list the original creditor? Name Line 4.2 of (Check one): Deart 1: Creditors with Priority Unsecured Claims PO BOX 513 Number. Part 2: Creditors with Nonpriority Unsecured Claims MI 48086 SOUTHFIELD

Stnt?

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Last 4 digits of account number 8 0 3 5

VONCEIL

CUMMINGS

Case number (# known)

Part 3:

List Others to Be Notified About a Debt That You Already Listed

CREDIT ACCEPTANCE	CORPOR	RATION	On which entry in Part 1 or Part 2 did you list the original creditor?
ame			4.2 c (Object and) The Boot 4. Orgalitate with Original Industrial Claims
O BOX 5070 mber Street			Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claim
mber Street			
SOUTHFIELD	MI	48086	Last 4 digits of account number 9 8 2 4
y	State	ZIP Code	
DANIEL THEIL ESQ			On which entry in Part 1 or Part 2 did you list the original creditor?
ame			Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims
106 PAYNE AVE			Parf 2: Creditors With Nonpriority Unsecured
			Claims
CLEVELAND	ОН	44114	Last 4 digits of account number 7 1 8 5
	State	∠IP℃8ce	
DOMINION ENERGY		····	On which entry in Part 1 or Part 2 did you list the original creditor?
120 TREDEGAR STRE	ET		Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
RICHMOND	VA_	23219 ZIP Code	Last 4 digits of account number 0 4 5 7
Y	State	ZIP CORE	On which entry in Part 1 or Part 2 did you list the original creditor?
OOMINION ENERGY			
1201 EAST 55TH STRI	EET		Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street			Part 2: Creditors with Nonpriority Unsecured Claims
		44400	
CLEVELAND	OH State	44103 ZIP Code	Last 4 digits of account number 0 4 5 7
DOMINION ENERGY		\$ - WHITE THE SECOND SECOND STREET	On which entry in Part 1 or Part 2 did you list the original creditor?
Name			
PO BOX 5759		<u></u> .	Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street		· —	Part 2: Creditors with Nonpriority Unsecured Claims
		44404	
OKY	OH,	ZIP Code	Last 4 digits of account number <u>0 4 5 7</u>
AT&T		The state of the s	On which entry in Part 1 or Part 2 did you list the original creditor?
Name			
208 SOUTH AKARD S	TREET		Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
DALLAS	TX	75202	Last 4 digits of account number 5 1 5 6
City	State	ZIP Code	
AT&T			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			
PO BOX 769 Number. Street.			Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured
BANKRUPCTY DEPAI	RTMENT		Claims
	TX	76004	Last 4 digits of account number 5 1 5 6
ARLINGTON	173		

∠ቭየ℃Cae'~

VONCEIL First Name

CUMMINGS Last: Name

Case number (if known)

Part 3:

List Others to Be Notified About a Debt That You Already Listed

RY		On which entry in Part 1 or Part 2 did you list the original creditor?
-		Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims
<u> </u>	<u></u>	Part 2: Creditors with Nonpriority Unsecured Clain
		` <i>'</i>
FL	32256	Last 4 digits of account number 5 1 5 6
State	ZIP Code	
₹Ү′		On which entry in Part 1 or Part 2 did you list the original creditor?
		_
		Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims
		്മ് ``Part`2:°Créditors with Nonphohty Unsecured Claims
FL	32241	Last 4 digits of account number 6 5 1 5
State	ZiPCGGG	
SERVICE		On which entry in Part 1 or Part 2 did you list the original creditor?
r		Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims
		Part 2: Creditors with Nonpriority Unsecured
		Claims
MA	02062	Last 4 digits of account number 4 7 8 0
TTTO COLUMN TO THE CONTRACTOR OF		On which entry in Part 1 or Part 2 did you list the original creditor?
CLITTICE		
		Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims
		Claims
MA	02062	Last 4 digits of account number 5 8 4 7
State	ZIP Code	
E NORTHE	/AST	On which entry in Part 1 or Part 2 did you list the original creditor?
		Line 4.8 of (Check one); Part 1: Creditors with Priority Unsecured Claims
		Eine 4.0 of (Check one): Part 1: Creditors with Priority Unsecured Part 2: Creditors with Nonpriority Unsecured
		Claims
<u></u>	60420	
Y∟ State	でいって ZIP Code	Last 4 digits of account number 2 0 0 1
		On which entry in Part 1 or Part 2 did you list the original creditor?
		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
		Part 2: Creditors with Nonpriority Unsecured
		Claims
State	ZIP Code	Last 4 digits of account number
State	() COM	On which entry in Part 1 or Part 2 did you list the original creditor?
		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
		Part 2: Creditors with Nonpriority Unsecured
· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	Claims
		Last 4 digits of account number
	FL State I SERVICE MA State I SERVICE MA State I SERVICE	FL 32256 State ZIP Code RY

VONCEIL

CUMMINGS

UMMINGS

Case number (if known)____

.Ract_A:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unseccured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Addd-the-amounts-for അർഷ്യുകൾ നടക്കാന കിഷ്ണം.

Total claim

ಗಳಡು <mark>ಳಡ</mark>ೆಗಾಡಿ from Part 1

- 6a. Domestic support obligations
- 6b. Taxes and certain other debt:s you owe the government
- Claims for death or personall injury while you were intoxicated
- Rd. Other. Add all other դեռներ և թունական հետանական Մարդանական հետանական հ
- 6e. Total. Add lines 6a through 6cll.

- 6a. (4) 0.00
- 6b. _{\$} 0.00
- 6c. \$ 0.00
- 6d. + s 0.00
- 6e. \$______0.00

Total claim

Total claims from Part 2

- ரி: கியம்பாப்பாக
- 6g. Obligations arising out of a ≝separation agreement or divorce that you did not r∗eport as priority claims.
- 6h. Debts to pension or profit-sitnaring plans, and other similar debts
- Other. Add all other nonprioritally unsecured claims.
 Write that amount here.
- 6j. Total. Add lines 6f through 6i.

- ^ডে \$ 37,128.00
- 6o₃₁, \$₋ 0.00
- 6h. ¢ 0.00
- 6i. + s 17,537.08
- ^{6j.} \$ 54,665.08

Fill in this in	ormation to identify your case:			
Debtor	VONCEIL	CUMMINGS		
_	First Name Middle Name N/A	Last Name		
Debtor 2 (Spouse If filing)		Last Name		
United States E	ankruptcy Court for the: Northern District of	Ohio		
Case number (If known)				Check if this is an amended filing
	orm 106G			
Schedi	le G: Executory Co	ntracts and	Unexpired Leases	12/15
nformation. It additional page 1. Do you h No. C Yes. F	more space is needed, copy the additions, write your name and case number are any executory contracts or unexpinence this box and file this form with the could in all of the information below even if the ately each person or company with wherent, vehicle lease, cell phone). See the	onal page, fill it out, nu (if known). red leases? ourt with your other sched ne contracts or leases are	gether, both are equally responsible for s mber the entries, and attach it to this pag dules. You have nothing else to report on this e listed on Schedule A/B: Property (Official F act or lease. Then state what each contra	s form. orm 106A/B). ct or lease is for (for
·	r company with whom you have the co	ntract or lease	State what the contract or lease	· is for
2.1 MYISH	A DAVIS		RENTAL LEASE @ 12501 DARL	ING AVE
Name			-	
Number	FURNEY ROAD Street		-	
	HEIGHTS OH 44137 State ZIP Code		_	
City	State ZIP Code			errida manda kada a tida a
2.2				
Name			_	
Number	Street			
City	State ZIP Code		—	
2.3				
Name				
Number	Street		_	
				
City	State ZIP Code			
Z.4			_	
Name			_	
Number	Street			
City	State ZIP Code			
2.5	and the second s			
Name				
N) man la co -	Street		_	
City				152

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ZIP Code

State

Fill in th	is information to identify your	case:		
Debtor 1	VONCEIL	CUMN		
	First Name P	diddle Name Las	Name	
Debtor 2 (Spouse, if		Viddle Name Las	Name	
United Sta	ates Bankruptcy Court for the: North	ern District of Ohio	<u> </u>	
Case num	nber			C) Observativity to an
(If known)	<u> </u>			☐ Check if this is an amended filing
* ***				Ç
	al Form 106H			
	dule H: Your C			12/15
are filing	1	ponsible for supplying c the left. Attach the Add	arrest intarmation it mai	complete and accurate as possible. If two married people re space is needed, copy the Additional Page, fill it out, On the top of any Additional Pages, write your name and
	ou have any codebtors? (If yo	u are filing a joint case, do	not list either spouse as a	codebtor.)
2 With	in the last 8 years, have you	ived in a community pro	perty state or territory? (Community property states and territories include
Arizo	ona, California, Idaho, Louisiana	ı, Nevada, New Mexico, Pı	uerto Rico, Texas, Washin	gton, and Wisconsin.)
	No. Go to line 3.	b I T II	with you of the time?	
{	es. Did your spouse, former sp	ouse, or legal equivalent il	ve with you at the time?	
- Component of the Comp	No No Nos In which community sta	ate or territory did you live?		ll in the name and current address of that person.
1	- 100. IN Whom committing on			
	Name of your spouse, former spouse	e or legal equivalent		
	Manie di your spouse, tonner spous	3 01 10gar oquire-o		
egg - c dansament	Number Street			
		Obsta	ZIP Code	
	Cily	State		t etti vitti vii tiet tie manne
sho Sch	wn in line 2 again as a codebi	tor only if that person is a Schedule E/F (Official Fo	a guarantor or cosigner.	your spouse is filing with you. List the person Make sure you have listed the creditor on G (Official Form 106G). Use Schedule D,
Co	lumn 1: Your codebtor			Column 2: The creditor to whom you owe the debt
	ILE JANDED 125.13"	21 T		Check all schedules that apply:
3.1	LYANDRO CUMMINGS	WASHINGTON		mat o Luis o n. 24
	EXAMPICO COMMUNICOS	AAVOLINAOLOM		✓ Schedule D, line 2.1 ✓ Schedule E/F, line 4.1
	151 ERWIN AVE			Schedule E/F, line 3.1 Schedule G, line 3.1
3	umber Street MAPLE HEIGHTS	ОН	44137	Scriedule G, mic - 44
	lty	State	ZIP Code	
3.2				Schedule D, line
N	ame			Schedule E/F, line
N	umber Street			☐ Schedule G, line
-	44.	State	ZIP Code	
3.3	ity	Giaio		
<u> </u>	ame			Schedule D, line
1				C Schodula E/E line

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ZIP Code

Number

Street

☐ Schedule G, line _

Fill in this i	nformation to identify	your case:				
	VONCEIL	-	CUMMINGS			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	N/A i) First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern District of Ohio	¥		1	
Case number					Check if	this is:
(If known)					🔲 An an	nended filing
		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				plement showing postpetition chapter 13 ne as of the following date:
	orm 1061				MM /	DD / YYYY
Sched	dule I: You	ır Income				12/15
f vou are se	parated and your spou	se is not filing with you, top of any additional pa	do not include infe	ormation	about your spe	you, include information about your spous ouse. If more space is needed, attach a known). Answer every question.
1. Fill in you informati	ır employment on.		Debtor 1			Debtor 2 or non-filing spouse
attach a s	e more than one job, eparate page with on about additional s.	Employment status	☑ Employed ☐ Not employe	ed		Employed Not employed
	art-time, seasonal, or oyed work.	Occupation	TEACHER			N/A
	on may include student naker, if it applies.	Occupation			CADEMY	
		Employer's name	MDCA SUPE	RIUR A	CADEIVIT	-
		Employer's address	7020 SUPER	IOR AV	E	Number Street
		·	CLEVELAND		1 44103	City State ZIP Code
			City	State	ZIP Code	
		How long employed the	ere? 2.5			2.5
Part 2:	Give Details About	: Monthly Income				
Estimate spouse ur	monthly income as of	the date you file this for				write \$0 in the space. Include your non-filing
		ave more than one employ ttach a separate sheet to t		rmation fo	r all employers	for that person on the lines
				XXXXXXX	For Debtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (b calculate what the monthly		2. \$	1,517.00	\$
3. Estimate	e and list monthly over	rtime pay.		3. +\$		+ \$
4. Calculat	e gross income. Add li	ne 2 + line 3.		4. \$	1,517.00	\$

Debtor	1

ase number	if knovn)		

en e		For	Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	> 4.	\$	1,517.00	\$	
5. List all payroli deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	\$	191.87	\$	
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	
5c. Voluntary contributions for retirement plans	5c.	\$	0,00	\$	
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	
5e. Insurance	5e.	\$	28.28	\$	
5f. Domestic support obligations	5f.	*— \$	0.00	\$	
		\$	0.00	\$	
5g. Union dues	5g.		0.00	+ \$	
5h. Other deductions. Specify:	5h.	+\$_		+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g	+ 5h. 6.	\$	220.15	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,296.85	\$	
8. List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	
8b. Interest and dividends	8b.	\$_	0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a dep regularly receive	endent				
Include alimony, spousal support, child support, maintenance, divorc settlement, and property settlement.	e 8c.	\$	0.00	\$	
8d, Unemployment compensation	8d.	\$_	0.00	\$	
8e. Social Security	8e.	\$_	0,00	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash as that you receive, such as food stamps (benefits under the Suppleme Nutrition Assistance Program) or housing subsidies. Specify:	sistance ntal 8f.	\$_	309.00	\$	
	8g.	æ	0.00	e	
8g. Pension or retirement income	_	Ψ_		Ψ	
8h. Other monthly income. Specify: CHILD SUPPORT	8h.	+ \$_	138.00	+\$	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_	447.00	\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10	\$_	1,743.85	+ \$=	1,743.85
11. State all other regular contributions to the expenses that you list in Include contributions from an unmarried partner, members of your house friends or relatives.	hold, your t	depen			
Do not include any amounts already included in lines 2-10 or amounts the Specify:			le to pay expen	ses listed in Schedule J. 11. •	- \$
			o combined me	nthly income	
12. Add the amount in the last column of line 10 to the amount in line 1? Write that amount on the Summary of Your Assets and Liabilities and Ce	rtain Statis	tical In	formation, if it a	ipplies 12.	\$ 1,743.85 Combined monthly income
13. Do you expect an increase or decrease within the year after you file	this form	?			
☐ Yes. Explain:					

Fill in this information to identify	your case:			
Debtor 1 VONCEIL	CUMMING Hiddig Name Last Name	Check if this i	s:	
First Name Debtor 2 N/A	Middle Name Lest Name	An amend	led filing	
(Spouse, if filing) First Name	Middle Name Last Name	☐ A supplen	nent showing postp	etition chapter 13
United States Bankruptcy Court for the:	Northern District of Ohio	expenses	as of the following	date:
Case number (If known)		MM / DD /	YYYY	
Official Form 106J	•			
Schedule J: Yo	ur Expenses			12/15
information. If more space is need (if known). Answer every question		ng together, both are equally res . On the top of any additional pa	ponsible for supplyi ges, write your name	ng correct and case number
Part 1: Describe Your Hou	Isehold			
1. Is this a joint case?				
No. Go to line 2. Yes, Does Debtor 2 live in a	separate household?			
☐ No ☐ Yes. Debtor 2 must fi	le Official Form 106J-2, Expenses for S	eparate Household of Debtor 2.		
2. Do you have dependents?	□ No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent			□ No
Do not state the dependents'		SON	<u>18</u>	✓ Yes
names.				□ No
				Yes
				U No □ Yes
				□ No
				Yes
·				☐ No ☐ Yes
 Do your expenses include expenses of people other than yourself and your dependents? 	☑ No ☐ Yes			
	to the same of			
Part 2: Estimate Your Ong	oing Monthly Expenses		cont in a Chapter 13	case to report
Estimate your expenses as of you expenses as of a date after the bapplicable date.	ur bankruptcy filing date unless you ankruptcy is filed. If this is a supplen	are using this form as a supplen nental <i>Schedule J</i> , check the box	ent in a Chapter 13 (at the top of the for	m and fill in the
Include expenses paid for with no	on-cash government assistance if yo	u know the value of	Your exp	enses
such assistance and have includ	ed it on Schedule I: Your Income (Of	ficial Form 1061.)	Tour exp	
 The rental or home ownership any rent for the ground or lot. 	o expenses for your residence. Includ	e first mortgage payments and	4. \$	252.00
If not included in line 4:			4a. \$	0.00
4a. Real estate taxes			4a. 5 4b. \$	0.00
4b. Property, homeowner's, o				0.00
4c. Home maintenance, repai	ir, and upkeep expenses		4c. \$	0.00
44 Homeowner's association	or condominium dues		4d. \$	

Debtor 1

VONCEIL

CUMMINGS

Middle Name Last Name

Case number (if known)

Your expenses 0.00 5. Additional mortgage payments for your residence, such as home equity loans 6. Utilities: 0.00 6a. Electricity, heat, natural gas 0.00 6b. Water, sewer, garbage collection 316.00 6с. Telephone, cell phone, Internet, satellite, and cable services 250.00 6d. Other. Specify: _ 241.00 7. 7. Food and housekeeping supplies 0.00 8. Childcare and children's education costs 450.00 9. Clothing, laundry, and dry cleaning 200.00 10. Personal care products and services 0.00 11. Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. 100.00 12. Do not include car payments. 23.00 Entertainment, clubs, recreation, newspapers, magazines, and books 13. 13. 0.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 0.00 15a. 15a. Life insurance 0.00 15b. 15b. Health insurance 0.00 15c. 15c. Vehicle insurance 0.00 15d. 15d. Other insurance. Specify:_ Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 0.00 16. 16. Specify: _ 17. Installment or lease payments: 0.00 17a. 17a. Car payments for Vehicle 1 0.00 17b. Car payments for Vehicle 2 0.00 17c. 17с. Other. Specify:_ 0.00 17d. 17d. Other. Specify:_ Your payments of alimony, maintenance, and support that you did not report as deducted from 0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18 Other payments you make to support others who do not live with you. 0.00 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 0.00 20a. 20a. Mortgages on other property 0.00 20b. 20b. Real estate taxes 0.00 20c. 20c. Property, homeowner's, or renter's insurance 0.00 20d. 20d. Maintenance, repair, and upkeep expenses 0.00 20e. 20e. Homeowner's association or condominium dues

Debtor	VONCE		CUMMINGS	С	ase number (# known)		
	First Name	Middle Name	Last Name				
21. O t	her. Specify:		49-		21.	+\$	0.00
22. Ca	lculate your mo	nthly expenses.					
22	a. Add lines 4 thr	ough 21.			22a.	\$	1,832.50
22	b. Copy line 22 (r	nonthly expenses	for Debtor 2), if any, from Official Fo	orm 106J-2	22b.	\$	0.00
			is your monthly expenses.		22c.	\$	1,832.50
	-	thly net income.			23а.	\$	1,743.85
23a			onthly income) from Schedule I.		23b,	•	1,832.50
23b	. Copy your mo	nthly expenses fro	om line 22c above.		230,	-\$	1,002.00
23c			s from your monthly income.		23c.	\$	-88.65
	The result is y	our monthly net in	псоте.		236.		
24. Do	you expect an i	ncrease or decre	ase in your expenses within the y	year after you file	e this form?		
Fo	r example, do vol	expect to finish p	paying for your car loan within the yearease because of a modification to t	ear or do you expe	ect your		
	No. Yes. Explain						
	and the second s						
	<u>}_</u>						

or 2 Ise, If filing) First et States San' e number nown) Official two married ou must file	Tation	together, both a ver you file bankley fraud in connect	hare equally restricted scheme ection with a	esponsible for s	supplying correct	king a false stateme	Check amended	ty, or
or 2 se, if filing) First et States Sath e number nown) Thicial Decla two married ou must file	N/A Name Na	Middle Name Nesthesh Postings DEC About all together, both wer you file bandle by fraud in connections.	La:	ividual esponsible for s	supplying correct	information. king a false stateme	amende	12/15 ty, or
ose, If filing) First Listenses San' e number nown) Official Decla two married ou must file	Fation /	Nesthesn Postines About all together, both or you file banille by fraud in connection.	n Indi	ividual esponsible for so	supplying correct	information. king a false stateme	amende	12/15 ty, or
e number	ration /	About and together, both and together t	n Indi	esponsible for s	supplying correct	information. king a false stateme	amende	12/15 ty, or
Decla two married ou must file	people are filing	together, both a ver you file bankley fraud in connect	are equally re kruptcy sche ection with a	esponsible for s	supplying correct	information. king a false stateme	amende	ty, or
Decla two married ou must file	people are filing	together, both a ver you file bankley fraud in connect	are equally re kruptcy sche ection with a	esponsible for s	supplying correct	information. king a false stateme	amende	ed filing 12/15 ty, or
Decla two married ou must file	people are filing	together, both a ver you file bankley fraud in connect	are equally re kruptcy sche ection with a	esponsible for s	supplying correct	information. king a false stateme	ent, concealing prope	ty, or
	Sign Below							
□ No		y someone who		ttorney to helṗ ነ		uptcy förms? ptcy Petition Preparer's N cial Form 119).	lotice, Declaration, and	
Under 19 that they	nality of . ๆ คะกำแห่ง , o are true and col	laciara.that.i.ha rect.	esvoroadsbas			th, this Jackstrino. et	ark.	

	VONOCU	tify your case:	CHAMANICO		
Debtor 1	VONCEIL First Name	Middle Names	CUMMINGS Last Name		
ebtor 2 pouse, if filing	N/A First Name	Middle Namen	Last Name		
_		ne: "Noftnern" Dissitinct อัก	Uhio T	J , i	
ase numbe			_ <u>L</u>	_	
If known)					Check if this is a
fficial	Form 107				
		onoial A ffair	ve for Individ	duals Filing for Bankrupto	eV 04 <i>i</i> ·
ormation. mber (if kr	If more space is no nown). Answer ever	eeded, attach au separa	te sheet to this form.	gether, both are equally responsible for supply On the top of any additional pages, write your i Lived Before	name and case
Whatie	your current marit	al status?			
		ai status :			
Mar Mot	rried married				
•					
2. During	the last 3 years, ha	ve you lived any where	other than where you	live now?	
ალ∕ ი\ბ⁻ □ Yes.		ve you lived any where you lived in the last 3 y	ears. Do not include w		Dates Debtor 2 lived there
¥nò- ☐ Yes.	List all of the places		ears. Do not include w Dates Debtor 1 E lived there	here you live now. Debtor 2:	lived there
Yes.	List all of the places	you lived in the⊫ last 3 y	ears. Do not include w Dates Debtor 1 D lived there	here you live now.	lived there Same as Debtor
. Δ √ (1\0 0 − 1) Yes. De	List all of the places	you lived in the⊫ last 3 y	Dates Debtor 1 Debtor	here you live now. Debtor 2:	Same as Debtor
Yes.	List all of the places btor 1:	you lived in the⊫ last 3 y	Dates Debtor 1 Dived there	here you live now. Debtor 2: Same as Debtor 1	lived there Same as Debtor
₩ No- Yes. De	List all of the places btor 1: 12112 INGOMAF lumber Street	s you lived in the⊫ last 3 y	Dates Debtor 1 Debtor	here you live now. Debtor 2: Same as Debtor 1	Same as Debtor
Yes. De	List all of the places btor 1:	you lived in the⊫ last 3 y	Dates Debtor 1 Debtor	here you live now. Debtor 2: Same as Debtor 1	Same as Debtor
Yes. De	List all of the places botor 1: 12112 INGOMAF lumber Street CLEVELAND	R AVE	ears. Do not include with the property of the	here you live now. Debtor 2: Same as Debtor 1 Number Street	lived there Same as Debtor From To
Yes. De	List all of the places botor 1: 12112 INGOMAF lumber Street CLEVELAND	R AVE	ears. Do not include with the property of the	here you live now. Debtor 2: Same as Debtor 1 Number Street City State ZIP Code	Same as Debtor From To Same as Debtor
1 No De	List all of the places botor 1: 12112 INGOMAF lumber Street CLEVELAND	R AVE	ears. Do not include with the series of the	here you live now. Debtor 2: Same as Debtor 1 Number Street City State ZIP Code	lived there Same as Debtor From To
Yes. De	List all of the places botor 1: 12112 INGOMAF tumber Street CLEVELAND City	R AVE	ears. Do not include with the property of the	here you live now. Debtor 2: Same as Debtor 1 Number Street City State ZIP Code	Same as Debtor From To Same as Debtor From
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Yes. De	List all of the places botor 1: 12112 INGOMAF tumber Street CLEVELAND City	R AVE	ears. Do not include with the series of the	here you live now. Debtor 2: Same as Debtor 1 Number Street City State ZIP Code	Same as Debtor From To Same as Debtor From
Yes. De	List all of the places shor 1: 12112 INGOMAF lumber Street CLEVELAND City Number Street	CAVE OH 44.1 08 State ZIP Code	Prom To	Appendix as Debtor 1 Number Street City State ZIP Code Number Street City State ZIP Code	Same as Debtor From To Same as Debtor From To Community yeropesty,
Yes. De 1 N C C Within: states:	List all of the places sistor 1: 12112 INGOMAF lumber Street CLEVELAND City Number Street	CAVE OH 44.1 08 State ZIP Code	Prom To	here you live now. Debtor 2: Same as Debtor 1 Number Street City State ZIP Code Same as Debtor 1 Number Street	Same as Debtor From To Same as Debtor From To Community yeropesty,
Yes. De 1 No C within states:	List all of the places shor 1: 12112 INGOMAF lumber Street CLEVELAND City Number Street	CAVE OH 44.1 08 State ZIP Code	Prom To To To To Prom To To To To To To Ano, Louisiana, Nevada	Appendix of the state of the st	Same as Debtor From To Same as Debtor From To

page 1

Debto	г1

ebtor 1	VONCEIL First Name	Middle Name Lass (CUMMINGS	Case nu	mber (if knowa)	
Fill i If yo	in the total amount	of income you receiv∈a case and you have incx	nt or from operating a bus d from all jobs and all busin ome that you receive togeth	esses, including part-un	ne activities.	ndar years?
_	163. 1 m m 130 400	(All O	Debtor 1		Debtor 2	
			Sources of income Chack, all, that, apply,	Gross income (hatera daductions and exclusions)	Sources of income Chack all that apply.	Gross income (\mathred{schools}) exclusions)
	From January 1	of current year until અ.જિ.ઝિલ્માર્જિયા	₩ Wages, commissions, bonuses, tips Operating a business	\$ 6,039.20	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
	For last calenda (January 1 to De	r year: cember 31, <u>2018</u>	✓ Wages, commissions, honuses, tips Operating a business	\$ <u>1,8,028.00</u>	Wages, commissions, hภาและม,tipa☐ Operating a business	\$
	For the calendar	year before that:	Wigner commissions bonuses this	47 270 00	Wages, commissions, bonuses, tips	œ

Operating a business

5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemproyment, and other puolic denent payments; pensions; reintabilitome; interest; dividents; money collected from lawsuits; royaltes; and gambling and lottery winnings. If you are filining a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from reach source separately. Do not include income that you listed in line 4.

bonuses, tips

Operating a business

□ No				
Yes. Fill in the details.	Debtor 1		_Ωabtor.2	
	Sources of income Describe below.	Gross Income from each source (pefore deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
.From January 1 of current year until the date you filed for bankruptcy:	CHILD SUPPORT	\$ 552.00 \$		- <u>\$</u>
	-	\$		- \$
For last calendar year:	CHILD SUPPORT	\$1,656.00		_ \$
(January 1 to December 31,2018)	A	\$ \$		- \$
For the calendar year before that:	CHILD SUPPORT	\$ <u>1,656.70</u>		_ \$
(January 1 to December 31,2017)		\$		\$
YYYY		\$		<u>\$</u>

(January 1 to December 31,2017

VONCEIL First Name

Middle Name

Last Nem

Case number (if known)	
Octob Manner (manner)	

Part 3:	List Certain Payments You Mande Befor	e You Filed t	or Bankruptcy		
6. Are e	ither Debtor 1's or Debtor 2's debts p∋rimarily o	consumer debt	s?		
□ N	lo. Neither Debtor 1 nor Debtor 2 hassa primarily "incurred by an individual primarily ficor a perso	y consumer de onal, family, or h	bts. Consumer debts ar ousehold purpose."	e defined in 11 U.S.C. § 10	1(8) as
	During the 90 days before you filed ffor bankru			6,825* or more?	
	☐ No. Go to line 7.				
	Yes. List below each creditor to whom you total amount you paid that coreditor. C child support and alimony. /Also, do r	to not include pa not include paym	ayments for domestic su nents to an attorney for t	pport obligations, such as his bankruptcy case.	
	់Subject to autustment of 14/01/22 eand every	Syears after the	ਮ'ਿਊ ਟਿਕਤਦਤ ਸ਼ੀਦਰ'ਗਾ ਹਾ ਕ	ter the date of adjustment:	
☐ Y	es. Debtor 1 or Debtor 2 or both have⊨ primarily	consumer det	ots.		
	During the 90 days before you filed ffor bankru			\$600 or more?	
	☐ No. Go to line 7.				
\$	☐ Yes. List below each creditor to `whom yo creditor. Do not include payments for alimony. Also, do not include paymen	domestic supp	ort obligations, such as	child support and	
		Dates õt payment	Total amount paid	'Amount you still owe	Was this payment for
:			\$	\$	Mngagae
	Creditor's Name				☐ Car
	Number Street				Credit card
	Millipel Siteet				Loan repayment
					Suppliers or vendors
	Uity State ZIP Code	-			Other
	Only State 217 Sees				
			\$	\$	☐ Mortgage
:	Creditor's Name				☐ Car
					Credit card
	Number Street				Loan repayment
					Suppliers or vendors
					Other

City

City

Creditor's Name

Number. Street.

ZIP Code

ZIP Cobe

State

State

☐ Mortgage

□ Loan repayment□ Suppliers or vendors

Car Credit card

Other_

itor 1	VONCEIL			CUMMING	<u>e</u> s	Case number (# knowa)_	
	First Name	Middle Name	Lasti Name				
inside corpo agen such	rs include your rations of which t, including one as child suppo	relatives; any ge you are an offic for a business y	neral p⊧artners; r or, diregetor, pers	elatives of any g	general partners; pa owner of 20% or n	artnerships of which nore of their voting :	who was an insider? In you are a general partner; In securities; and any managing Ir domestic support obligations,
N, 💆 . V I 🗖 ·		ents to an inside	er.				
— "	ss. List all payri	iono to an mora		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
					\$	\$	
	Insider's Name				*		
	Number Street			-			
				- 11-U-T-T-			
	City	St	ate ZIP, Code	····		une en	
					\$	\$	
	Insider's Name		······································	- <u></u>			
	Number Street						İ
	City	Sta	ite ZIP Code				
an i Incl	in 1 year befor nsider? ude payments o		ankrupft:cy, did		payments or trans	afer any property o	on account of a debt that benefited
_ , □		ments that benef	ited an ir isider.				
1	23. #12. All Fed			Dates of naument	Total amount naid	Amount you still owe.	Reason for this payment Include creditor's name
					\$	\$	

page 4

City

Insider's Name

Number

City

ZIP (Code

ZIP Code

Debtor 1

	NOTE
VO	NCEIL

C: UMMINGS

Las I Name

Case number (if known)

hin 1 year before you filed for bankrup ചി.പഡി .matters ,including nersonal.ini,w i contract disputes.	ntcy, were y	you a party in any l nall.rlaims.actions;	awsur, court action, or adm lixorces_collection sults_pate	mistrative proceeding	e rustody, modification
No					
Yes. Fill in the details.					
	Nature o	of the case	Court or agency		Status of the case
Case title CIVIL ACTION	JUDGE	EMENT	CREDIT, ACCEP.	TANCE_CORR .	Pending
340 410			25505 W. TWEL	VE MILE RD	On appea Concludes
Case number CVF1900240			SOUTHFIELD, I	MI 48032 Tale ZIP Code	_
CIVIL ACTION	JUDG	BEMENT		PTANCE CORP.	— Pending
Case title CIVIL ACTION			Court Name 2100チャアネンイもピース Number Street	〉 但	On appea
Case number CVI007185			CLEVELAND, O	H 44114	
No. Go to line 11. Yes. Fill in the information below.	ell+ow.		and the second second	1150g (<u>2</u> 101	
Yes. Fill in the information below.		Describe the prop		Date 04/18/2018	Value of the property
Yes, Fill in the information below. CREDIT. ACCEPTANCE Conceptions Name	CIRP.			Date 04/18/2018	Value of the property
Yes. Fill in the information below. CREDIT ACCEPTANCE C	CIRP.	2005 TOYOT	A CAMRY		
Yes. Fill in the information below. CREDIT. ACCEPTANCE Conception's Name 25505 W. TWELVE MILE F	CIRP.	2005 TOYOT. Explain what hap Property w	pened as repossessed. as foreclosed,		
Yes, Fill in the information below. CREDIT, ACCEPTANCE Conception's Name 25505 W. TWELVE MILE Formular Street	CIRP.	Explain what hap Property w Property w	A CAMRY pened as repossessed.		
Yes, Fill in the information below. CREDIT ACCEPTANCE Conception's Name 25505 W. TWELVE MILE Formular Street	CIRP. R. D 4-8032	Explain what hap Property w Property w	pened as repossessed. as foreclosed. as garnished. as attached, seized, or levied.		
CREDIT ACCEPTANCE Conception's Name 25505 W. TWELVE MILE For Number Street SOUTHFIELD, MI City State Zife	CIRP. R. D 4-8032	Explain what hap Property w Property w Property wa Property wa	pened as repossessed. as foreclosed. as garnished. as attached, seized, or levied.	<u>04/18/2018</u>	<u>s</u> 1,662.00
Yes. Fill in the information below. CREDIT. ACCEPTANCE Conceditor's Name 25505 W. TWELVE MILE For Number Street SOUTHFIELD, MI City State Zite	CIRP. R. D 4-8032	Explain what hap Property w Property w Property wa Property wa	pened as repossessed. as foreclosed. as garnished. as attached, seized, or levied.	<u>04/18/2018</u>	<u>s</u> 1,662.00
CREDIT ACCEPTANCE Conception's Name 25505 W. TWELVE MILE For Number Street SOUTHFIELD, MI City State Zife	CIRP. R. D 4-8032	Explain what hap Property w Property wa Property wa Property wa Describe the property was	pened as repossessed. as foreclosed, as garnished. as attached, seized, or levied. perty	<u>04/18/2018</u>	<u>s</u> 1,662.00
Yes. Fill in the information below. CREDIT. ACCEPTANCE Conceditor's Name 25505 W. TWELVE MILE For Number Street SOUTHFIELD, MI City State Zite	CIRP. R. D 4-8032	Explain what hap Property w Property was Property was Property was Explain what hap Explain what hap Property w	pened as repossessed. as foreclosed, as garnished. as attached, seized, or levied. perty	<u>04/18/2018</u>	<u>s</u> 1,662.00

CIUMMINGS VONCEIL First Name Middle Name

Lats 1 Name

Case number (if known)

1 year before you filed for bankrup เรเนป matters.,including.nersonal.inijw ontract disputes.	ntcy, were you a party in any lawsuit rv,cases.small.claims.actions.clivouce	s, court action, or administ s, collection sults, palecults,	actions-suppod (nt.custodv,modificatio
o s: +ำเท็ก the oètans.	Nature of the case	Court or agency		Status of the case
	COMPLAINT JUDGEMENT	1		
Case title CIVIL ACTION	COMPERINT TODGEMENT	BUDGET RENT A.C.	ķΚ.	Pending
Case title		10 E. BOCA RATON	I ROAD	On appeal Concluded
case number CVH017120		BOCA RATON, FL	33432 ZIP Code	
		-	***	
Case title N/A		Court Name		Pending On appea
		Number Street	<u> </u>	Concluded
Case number		Citu, Stata	7IP,∩ode.	- -
ck all that apply and fill in the details be o. Go to line 11. es. Fill in the information below.	Describe the property	. Was a second of the second o	Date	
o. Go to line 11. es. Fill in the information belowN/A	ekow,			
o. Go to line 11. es. Fill in the information below.	ekow,			Value of the proper
o. Go to line 11. es. Fill in the information belowN/A	ekow,			Value of the proper
o. Go to line 11. es. Fill in the information below. .N/A Creditor's Name	Describe the property Explain what happened Property was rep	ossessed.		Value of the proper
o. Go to line 11. es. Fill in the information below. .N/A Creditor's Name	Describe the property Explain what happened Property was repr	ossessed. eclosed,		Value of the proper
o. Go to line 11. es. Fill in the information below. .N/A Creditor's Name Number Street	Explain what happened Property was rep Property was garn	ossessed. eclosed. ished.		Value of the proper
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o. Go to line 11. es. Fill in the information below. .N/A Creditor's Name Number Street	Explain what happened Property was rep Property was garn	ossessed. eclosed. ished.	Date	Value of the proper
o. Go to line 11. es. Fill in the information below. NJ/A Creditor's Name Number Street	Explain what happened Property was repr Property was garn Property was attace	ossessed. eclosed. ished.	Date	Value of the proper
o. Go to line 11. es. Fill in the information below. .N/A Creditor's Name Number Street	Explain what happened Property was repr Property was garn Property was attace	ossessed. eclosed. ished.	Date	Value of the proper
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O. Go to line 11. es. Fill in the information below. NI/A Creditor's Name Number Street City State Zif	Explain what happened Property was reporty Property was garn Property was attact Describe the property Explain what happened	ossessed. eclosed. ished. ched, seized, or levied.	Date	Value of the prope
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	VONCEIL	CUMMINGS	Case number (# known)	
otor 1	First Name Middle Name	Last Name		
			and the state of the same amounts from the	N 66°
With	in 90 days before you filed for ban	krugotcy, did any creditor, including a	bank or financial institution, set off any amounts from yo	Jui
acco	ounts or refuse to make a payment	bec::ause you owed a debt?		
Z .	No			
	Yes. Fill in the details.			
		Describe the action the creditor to	ook Date action Amount	
		Describe the action me organo.	was taken	
į	Creditor's Name			
			\$.	
-	Number Street			
	Number Onco.			
•	City State ZIP Co	Last 4 digits of account number:	XXXX	
	•			
n, talis	bing transferior and find for the college	munitacy; was any for your property infl	ใกษาpossesร่างเางาสเกสรรัญทยษางาใกษาpenëhroเ	
(2. VVI	editors a court-appointed receiver	, a cunstodian, or another official?		
	No	,		
	1 /6 5^			
-ت	res			
	: List Certain Gifts and Con	tribustions		
art 5	List Certain Gitts and Goi			
·	Yes, Fill in the details for each gift. Gifts with a total value of more than	\$600 Describe the gifts	Dates you gave Value the gifts	
	per person			
			<u> </u>	
	Person to Whom You Gave the Gift		\	
			1	
			t	
	Number Street	Ì		
	City State ZIP	Code		
	Person's relationship to you			
	Letaon a reignoriant to log	<u> </u>		
	Girts with a total value of more than	ិសាស "Descripe"ine ថ្ងីព្រះ	"Dates you gave "Value	
	per person		the gifts	
	1 1	1		
			<u> </u>	
	Person to Whom You Gave the Gift			
			\$	
	Number Street			
		Code	1	

Person's relationship to you

otor 1 VONCEIL First Name Middle Name Las	CUMMINGS st iName	Case number (if known)	
Within 2 years before you filed for bankru	outey, did you give any gifts or contributi	ions with a total value of mo	re than \$600 to any charity?
	pritoyi ata yaa gees aag 5		
☑ No ☐ Yes. Fill in the details for each gift or con	ntbribution.		
Gifts or contributions to charities เหลางณหาใหมา สิทิก	Describe what you contributed	Date conntr	
Charity's Name	→	ļ	\$
Number Street	-		
Number Sweet		Active	
City State ZIP Code			
art 6: List Certain Losses			
.Within.1.vear, hefore vou filed for hankou			_
These resilibit of the details. Describe the property you lost and how the loss occurred	Describe any insurance coverage for th Include tha .คชายเก่.that.insนผลเกล .has.กล่ย claims on line 33 of Schedule A/B: Prope	loss dul istreprimajasuspre-	of your Value of property lost
			<u> </u>
l'			and the second second
art 7: List Certain Payments or Tra	ansfers.		
6. Within 1 year before you filed for bankr you consulted about seeking bankrupto .!பரியிச்சுரு சுளிப்பாகுக் சுளிக்கும் முகியில் ந ☑ No ☑ Yes. Fill in the details.	upto cy, did you or anyone else acting on cy caar preparing a bankruptcy petition? പ്രദേఖമമാടെ ഹാരങ്ങിരവരെലിരുവളാക്കൾകൾ Description and value of any property	forceendoes ของแบบคำเกษณาเปล่ r transferred Dat transferred	સ્તાર્રદ્વમાં te payment or Amount of paym nsfer was
Person Who Was Paid		ma	de
Number Street	-		<u> </u>
	_		\$
City State ZIP Code			
Email or website address			

tor 1	VONCEIL	CUMMINGS	Case number (# known)		
		Чалте			
v		Description and value of any property	transferred	Date payment or transfer was made	Amount of payment
	Person Who Was Pald				•
	LGSON MIN Mas t and				\$
	Number Street				\$
	City State ZIP Code				
	Čity State ZIP Code				
	Email or website address				
	Person Who Made the Payment, if Not You				
Do	mised to help you deal with your credit not include any payment or transfer that yo No Yes. Fill in the details.	c∋u listed on line 16.			
_		Description and value of any property	transferred	Date payment or transfer was made	Amount of pa
	Person Who Was Paid				•
	Number Street				Ψ <u>**</u>
				Like property of the state of t	\$
₹ Wi	City State ZIP Code	p∍tcy, did you sell, trade, or otherwi	se transfer any propert	y to anyone, other t	han property
tra Incl Do	City State ZIP Code ithin 2 years before you filed for bankru; unsferred in the ordinary course of your lude both outright transfers and transfers r not include gifts and transfers that you har No 'Yes.ริชักต่ากรักเอ โบอิเลียร	• Itiousiness or financial affairs? nanade as security (such as the granting w/e already listed on this statement. Description and value of property	g of a security interest or Describe any prope	mortgage on your pr	operty).
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page 8

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Manneroforest Description and Value of the property transferred							
Manneroforest Description and Value of the property transferred		40 warm before you filed for l	hankruuntev, did	vou transfer any property	to a self-settled trust o	r similar device of wh	ich you
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☑ No

Yes. Fill in the details.

es. Fill in the details.	Who else had access to it?	Describe the contents	Do you st have it?
Name of Financial Institution	Name		☐ No ☐ Yes
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

Official Form 107

btor 1	VONCEIL	CUMMINGS	Case number (#known)	
	First Name Middle Name Last i	Name		
		venlage other than your home With	nin 1 year before you filed for bankruptcy?	,
Have y		if place other than your nome than		
	s. Fill in the details.			<u>.</u>
		Who else has or had access to it?	Describe the contents	Do you st have it?
				□ No
				☐ Yes
I	Name of Storage Facility	Name		
		Number Street		
	Number Street			
		City State ZIP Code		
	City State ZIP Code		. J	_
	City			
art 9:	Identify Property You Hold o	pr Control for Someone Else		
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3. Do y	ou hold or control any property that so http://www.comeone.	Comeone elac olynor morale any p		
∙υ, יו ⊻				
	Yes. Fill in the details.			
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				\$
	Owner's Name			i -
	Owner's Name	Mumber Street		İ
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1	VONCEIL	CUMMINGS	Case number (# known)	
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Ñ	ame of site	Governmental unit		
N	lumber Street	Number Street		
-		City State ZIP Code		
ċ	city State ZIP Con	de		
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ve y	you been a party in any judicial c	or administrative proceeding under	any environmental law? Include settlements a	na oraers.
ı N	o			
Y	es. Fill in the details.		A. J. C. A. H. C.	Status of t
		Court or agency	Nature of the case	case
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		Court Name		On app
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	Business Name		EIN:	
	Neurinoer Street	Name of accountant or book	keeper Dates business existed	
			From To_	
	City State ZIP C			
		Describe the nature of the bu	siness Employer identification n Do not include Social Se	
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Statemaent of Financial Affairs for Individuals Filing for Bankruptcy

Citv,

page 11

1 VOINCEIL		CUMMINGS	Case number (if known)
First Name Middle	le Name Last I	Name	
		Describe the nature of the busines	Employer Identification number Do not include Social Security number or ITM
Business Name			EM:
Number Street		Name of accountant or bookkeeps	Dates business existed
			From To
City	State ZIP Code		
Vithin 2 years before yo	u filed for bankrup	o»tcy, did you give a financial stat	ement to anyone about your business? Include all financial
nstitutions, creditors, o	r other parties.		
☐ No ☐ Yes. Fill in the details	s below.		
		Date issued	
Name		MM / DD / YYYY	
'Number 'Streét			
City	State ZIP Code		
,			
t 12: Sian Below			
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Official Form 107 Statemes nt of Financial Affairs for Individuals Filing for Bankruptcy
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Fill in this information to identify your case:		
Debtor 1 VONCEIL CUMMIN	<u>GS</u>	
Debtor 2 N/A Spouse, if filing) First Name Middle Name Last Name		
princet/States Bahkruptcy Count ror ine: Youthren เปล่งกักประกับปกัก	ra, I,	
Case number	lammid	Check if this is ar
(If known)	,	amended filing
Official Form 108 Statement of Intention for Indi	viduale Filina Under Ch:	apter 7 12/15
		12/15
If you are an individual filing under chapter 7, you must fill out thi creditors have claims secured by your pro-perty, or	s form if:	
wou have leased personal property and the lease has not expire	ed.	
You must file this form with the court within 340 days after you file y whichever is carlier, unless the court extends the time for cause.	your bankruptcy petition or by the date set for the r /numustalsosood.copies.to.tho.ceditoss.cad.less	neeting of creditors, corryculist on the form.
If two married people are filing together in a jcx-int case, both are e		
Both debtors must sign and date the form.		
ക്ഷം ശന്നുവർക്കാൻ വാധിക്കുന്നു. If in in it is not the second write your name and case number (if known).	¦attterhæepartstærkerkt∧thinform Anthe√tp∧r	·ቴክም-ቴድሪስ፤የዕጥል፣ խ ል ያ ሮ ዓና
-		
Part 1: List Your Creditors Who Have: Secured Claims	dia - Who Have Claims Secured by Property (Office	rial Form 106D) fill in the
1. For any creditors that you listed in Part 1 of Schedule D: Credinformation below.	mors who have claims Secured by Froperty (Cine	, a
Identify the creditor and the property that les collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's CREDIT, ACCEPT, ANCE, CORPORATION	Surrender the property.	☑ No
Description of 2005 TOYOTA CAMRY	Retain the property and redeem it.	Yes
property	Retain the property and enter into a Reaffirmation Agreement.	
_securing_debt:	Retain the property and [explain]:	
Creditor's name:	Surrender the property.	□ No
Description of	Retain the property and redeem it. Retain the property and redeem it.	Yes
property securing debt:	Reaffirmation Agreement.	
securing debt.	Retain the property and [explain]:	
		□ No
Creditor's name:	Surrender the property.Retain the property and redeem it.	□ No □ Yes
Description of	Retain the property and redeem it. Retain the property and enter into a	tes
property securing debt:	Reaffirmation Agreement.	
	Retain the property and [explain]:	_
Creditor's	☐ Surrender the property.	No
'sales.	Retain the property and redeem it.	Yes
Description of	Retain the property and enter into a	
property securing debt:	Reaffirmation Agreement.	

Retain the property and [explain]: _

ďο	htor	1

VONCEIL			CUMMINGS
First Name	Middle Name	Lasatt Name	

Case number (If known)	
------------------------	--

	'			B	. 1
Part 2:	List Your	Unexpired	Personan	Property	Leases

For any unexpired personal property lease til at you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill.in.the.information.helow..Do.not.list.real.estate.leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personnal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
essor's name: N/A	☐ No
Description of leased property:	Yes
Lessor's name: N/A	☐ No
Description of leased property:	— 163
Lessor's name: N/A	□ No
Description of leased property:	☐ Yes
Lessov's name: NVA	[] //ao
Description of leased ਮਾਲ੍ਹਮਵਾਰ੍ਹੇv	····· Yes
Lessor's name: N/A	□ No
Description of leased property:	☐ Yes
Lessor's name: N/A	□ No
Description of leaseα property:	Yes
Lessor's name: N/A	☐ No
Description of leased ญญางประ	☐ Yes

Part 3:

Sign Below

Under penaltry of specifiery, I declare that I have indicated my intention chows eavy property of my restate that coeuses a debt code eavy personal property that is subject to an unexpired lease.

belacual bloberth tust is amplect to an ones while of	i lease.
* // 3	×
Signature of Debtor 1	Signature of Debtor 2
Date 06.18.2019	Date. MM / DD / YYYY

	. A. idantif, the gage			
Fill in this informatio	n to identify the case:			
Debtor 1 VONCE	Middle Name	CUMMINGS Last Name		
Debtor 2 N/A	Mind Hame		_	
(Spouse, if filing) First Name	Middle Name	Last Name		
United States Bankruptcy	Court for the: Northern Distric	t of Ohlo		
_		Chapter		
Case number (If known)				
	Petition Prepa	S.C. & 110 must fill out this fo	claration, and Signa	ıments that are filed in the
case. If more than one does not comply with t	hankruntey netition prepar	rer helps with the documents f the United States Code and	each must sign in Part 2. A bankrup he Federal Rules of Bankruptcy Proc	icy petition preparer who
Part 1: Notice to	Debtor			
Bankruptcy petition filing or accept any c	preparers must give the de ompensation. A signed co	ebtor a copy of this form and opy of this form must be filed	have the debtor sign it before they pro with any document prepared.	ераге any documents for
Bankruptcy petit	ion preparers are not attor	neys and may not practice la	v or give you legal advice, including th	ie following:
■ whether to fil	e a petition under the Banl	kruptcy Code (11 U.S.C. § 10	1 et seq.);	
whether filing	ı a case under chapter 7, 1	11, 12, or 13 is appropriate;		
	debts will be eliminated o	r discharged in a case under	he Bankruptcy Code;	
			ter filing a case under the Bankruptcy	Code;
		ause a case is filed under the		
	tax claims may be dischar			
			nter into a reaffirmation agreement;	
		interests in property or your d		
	ures and rights apply in a l			
	I ATA	SHIA MILLER		has notified me of
	y petition preparer <u>LATA</u> Name		· · · · · · · · · · · · · · · · · · ·	
any maximum	allowable fee before prepa	aring any document for filing	or accepting any fee.	

Signature of Debtor 2 acknowledging receipt of this notice

Date MM / DD / YYYY

Date MM / DD / YYYYY

Date MM / DD / YYYYY

Debto	ГТ

VONCEIL

CUMMINGS

Case number (if known)_

Part 2:

Declaration and Signature of the Bankruptcy Petition Preparer

Under penalt	y of perjury,	I declare that:	

- I am a bankruptcy petition preparer or the officer, principal, responsible person, or partner of a bankruptcy petition preparer;
- I or my firm prepared the documents listed below and gave the debtor a copy of them and the Notice to Debtor by Bankruptcy Petition Preparer as required by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and
- if rules or guidelines are established according to 11 U.S.C. § 110(h) setting a maximum fee for services that bankruptcy petition

LATASHIA MILLER					
Printed name 8422 CARE DRIVE Number Street	Title, if any		Firm name, if it applies		
GARFIELD HEIGHTS City	OH 4	4125 ZIP Code	2168834186 Contact phone		
I or my firm prepared the doc (Check all that apply.)	cuments check	_		mad	le a part of each document that I check:
Voluntary Petition (Form 101)		Schedule I (•		Chapter 11 Statement of Your Current Monthly Income (Form 122B)
Statement About Your Social S (Form 121) Summary of Your Assets and I Certain Statistical Information (Schedule A/B (Form 106A/B) Schedule C (Form 106C) Schedule D (Form 106D) Schedule E/F (Form 106E/F) Schedule G (Form 106G) Schedule H (Form 106H)	Liabilities and	Schedules (Statement or Under Chap Chapter 7 S Monthly Inco Statement or of Abuse Ur (Form 122A	About an Individual Debtor's Form 106Dec) If Financial Affairs (Form 107) If Intention for Individuals Filing other 7 (Form 108) Itatement of Your Current ome (Form 122A-1) If Exemption from Presumption offer § 707(b)(2) -1Supp) Ideans Test Calculation		Income (Form 122C-2) Application to Pay Filing Fee in Installments (Form 103A) Application to Have Chapter 7 Filing Fee Waived (Form 103B) A list of names and addresses of all creditors (creditor or mailing matrix)
Bankruptcy petition preparers me to which this declaration applies signature of bankruptcy petition preparers of bankruptcy petition preparers of bankruptcy petition preparers of person, or partner	, the signature an	d Social Security	ty numbers. If more than one be number of each preparer must 2 7 2 - 7 2 - Social Security number of	3 5 person	Date 5 9 19 MM/DD/YYYY

Printed name

						_				
		information to identify VONCEIL	your case:	CUMMIN	iGS			k one box c 122A-1Sup	only as directed in this form op:	n and in
ı	Debtor 1	First Name	Middle Name:	Last Name		_	u 1. 1	Γhere is no p	presumption of abuse.	
	Debtor 2 (Spouse, if filing "United States		Middle Name Northern Disstrict of Ohio	Last Name		- L	a	abuse applie	ion to determine if a presum es will be made under <i>Chapt</i> t <i>Calculation</i> (Official Form 1	er 7
	Case numbe		THO THE STREET OF THE						Test does not apply now be	•
	(If known)					_			ilitary service but it could app	
			·				☐ Ch	eck if this i	is an amended filing	
(Official	Form 122A—	1							
-	Chapt	er 7 Staten	_ nent o⊧f Your	Curre	ent Mo	onth	y Iı	ncome	9	12/15
a	dditional pa ro rrot'nave Abuse Unde	nges, write your name primmathy consumer b er § 707(b)(2) (Official i	and case n umber (if kno	wn). If you l ir ymy rilinta this form.	believe tha	t you are	exem	oted from a	mation applies. On the top presumption of abuse bed เก่ะ o≀ ≝xempันอเก็าrom ๊*res	cause you
	1. What is	vour marital and filing	status? Chrieck one only.		· · ·				······································	· · · · · · · · · · · · · · · · · · ·
		married. Fill out Colum								-
1	🔼 'Mar	rieb and your spouse	is'tiling with you. Fili out	mulbT ntba'	ns A and B,	'iines'2-11	1.			
	☐ Mar	• •	is NOT filing _♯ with you. Y	-						
1		_	ousehold and are not leg							
		under penalty of perjury		are legally	separated ι	ınder non	bankru	ptcy law tha	By checking this box, you ded at applies or that you and you .C. § 707(b)(7)(B).	
	bankru August .Fill.in.th	ptcy case. 11 U.S.C. § 31. If the amount of you recessif .Do.not.include		f you are filin turing the 6 r athan nace.	g on Septei nonths, add Eor.exaտրվ	mber 15, t I the incor eif.both.	the 6-m me for socuse	nonth period all 6 months nown.the.sa	would be March 1 through	
	income i	rom that property in one	e column on⊪y. If you have	nothing to re	eport for an	y line, wni	e ş∪ın. <i>Colun</i>		Column B	
							Debto		Debtor 2 or non-filing spouse	
-	(before	all payroll deductions).	s, bonuses, ⊲overtime, an				\$ <u>1</u>	<u>,449.1</u> 0	\$	
	Column	B is filled in.	yments. Do inot Include pa		•		\$	0.00	\$	
APPLICATION AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF THE PERSON ADDRESS OF	กร์.vภ เ.ก from an and roo	ห.vyงห.denendente.,in unmarried partner, mer mmates. include regula	which are reagularly paid chuding chillid support. In mbers of yourr household, ir contributions from a sports you listed non line 3.	clude recyla your depend	r.contributio ents, paren	งอระ ts,	\$	138.00	\$	
-	or farm			Debtor 1	Debtor 2					
-		eceipts (before all deduc y and necessary operati	•	Ψ - \$	Ψ - \$					
,			ing expenses siness, profest∋ion, or farm	s 0.00	·*	Сору	œ	0.00	\$	
-	6. Net inc	ome from rental and o	other real pro perty	Debtor 1	Debtor 2	. here→	Φ		Ψ	
		eceipts (before all deduc / and necessary operati	•	→ - \$ -	Ф \$					
-	•	thly income from rental	<u> </u>	 0.00	¢	Copy	\$	0.00	\$.	
*LP-Street Carter		t, dividends, and royal		Ψ_0.00	_ΨΨ	ู "ภ ษา<i>⊽"</i>≠	\$	0.00	\$	
	-	-4			,				kk a kota in 7 kota aniski kun sista k un sista kun sista kata kata kata kata kata kata kata k	The state the second transfer was a second to

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Official Form 122A-1 Chapter 7 Statement of Your Current Monthly Income

Debtor 1	VONCEIL First Name Middle Name	CUMMIN La sat Name	Case nun	nber (# known)_		
	First Name Middle Name	८० दम विसाध	<i>Colum</i> Debtor		Column B Debtor 2 or non-filing spouse	
8. Uner	mployment compensation		\$	0.00	\$	
	not enter the amount if you contend t ler the Social Security Act. Instead, lie	hat the amount received was a benefits tit here:				
	or you					
F7	or your spouse	\$				
bene	efit under the Social Security Act.	ncll ude any amount received that was a	\$	0.00	\$	
Do as a	not include any benefits received und a victim of a war crime, a crime again	ed aabove. Specify the source and amou der tilhe Social Security Act or payments r ist hiumanity, or international or domestic s on a separate page and put the total be	eceivec			
			\$	0.00	\$	
_			\$	0.00	\$	
То	otal amounts from separate pages, if	any	+ \$	0.00	+ \$	_
11. Cal <i>ເ</i> ດໄ	culate your total current monthly i .mn. Then add the total for Column A	nco»me. Add lines 2 through 10 for each to .ithe.total.for.Column_R	ve	1.587.10	+ **	Total current monthly income
Part 2	Determine Whether the Me	ean:s Test Applies to You				
12. Cal	culate your current monthly incom					
12a	. Copy your total current monthly in	conrae from line 11		c	opy line 11 here 👈	\$ <u>1,587.1</u> 0
	Multiply by 12 (the number of mon	ths in a year).			r.	x 12
12b.	The result is your annual income for	or tilhis part of the form.			12b.	\$ <u>19,045,2</u> 0
13. Ca l	culate the median family income t	hat capplies to you. Follow these steps:				
	in the state in which you live.	OHIO				
	in the number of people in your house	make his first comment and a second of the control			· F	40.004.00
То	find a list of applicable median incom	state and size of householde ar mounts, go online using the link spe lso kbe available at the bankruptcy clerk's	cified in the sep		13.	\$ 49,624.00
14. Ho	w do the lines compare?					
14a.	Line 12b is less than or equal to Go to Part 3.	lin €9 13. On the top of page 1, check bo	(1, There is no	presumptio	n of abuse.	
14ኪ	. 🔽 L <u>ine 12h</u> is mare than line 13. Հ Go to Part 3 and fill out Form 1	on, ilinae toop of, page 1, check book 2, The p 22A2.	resumption of, ai	ઝાઝા કરાહ	rmined by Form 122	2 4 -2.
Part 3	Sign Below					
,	By signing here, I declare under	pen⊪alty of perjury that the information or	this statement	and in any a	attachments is true a	and correct.
	*1/-		×			
	Signature of Debtor 1		Signature of	Debtor 2		
	Date 05.13.2019		Date ⊮‰'/	יי אין אין אין	,	
	MINIT DESCRIPTION	om mi / m = //// ^	•			
	If you checked line 14a, do N	CVI :till out or tilo Form 1998_9				

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Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filling for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation

	\$245	filing fee
	\$75	administrative fee
<u>+</u>	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form—the Chapter 7 Means Test Calculation (Official Form 122A—2). The calculations on the form—sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee + \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75_	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/servicesforms/bankruptcy/credit-counseling-anddebtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

NAME of DEBTOR(S): VONCENT (UNLUMBS)
Did you pay someone to help you prepare your bankruptcy petition and schedules?
If so, what is that person's name? Latashia Willer
How much did you pay for the help provided? \$ 125
Please sign your name here 5/14/19 Date
Please sign your name here Date
A copy of this completed form will be placed in your bankruptcy file and may be provided to the trustee administering your bankruptcy case and / or the United States Trustee.
YOU SHOULD KEEP A COPY OF THIS FORM FOR YOUR RECORDS.
For Internal Use Only:
(1) Was there adequate BPP disclosure on the petition?YESNO
(2) Did debtor(s) pay filing fees in full? YES NO
If you answer "no" to either question please send this form to the Judge for review.